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NET RATES AND RESERVES

ADAPTED TO CALCULATIONS INVOLVING

PRELIMINARY TERM INSURANCE

ALSO TABLES FOR

VARIOUS INCREASING TEMPORARY INSURANCES

BY

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Explanation of Tables.

The net premiums and reserves for Preliminary Term policies are given at the ages at which the Whole Life or Endowment contract begins. For example, the net premium as given in the tables at age 21 is the premium required for the second policy year under a Preliminary Term policy issued at age 20, and the reserve for the first year at age 21 is the reserve for the second policy year under a Preliminary Term policy issued at age 20. If this is borne in mind no confusion will arise in using the tables.

The net premiums and reserves for Increasing Temporary Insurances, or Mortuary Additions, are given on the basis of $1,000 added to the insurance annually.

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INTRODUCTION.

About one-half of the Legal Reserve Life Insurance Companies in the United States calculate their reserves upon what is styled "Preliminary Term Valuation".

The phrase "Preliminary Term Valuation" is a misnomer. It is apt to convey to the layman the idea that there are two systems or ways of valuing policies under the same legal reserve laws; or that the legal reserve laws of the various States may be interpreted in two different ways. Much confusion has arisen from the use of the term referred to, and some of the discussion on the subject has been clouded by reason thereof.

As a matter of fact, there is but one way of interpreting the legal reserve statutes in the various States; and as a rule these laws are unambiguous. A One Year Term contract must be valued as One Year Term, whether written by one of the oldest and largest companies, or by one of the youngest and smallest. A Nineteen Payment Life policy must be valued as such by all Insurance Departments, regardless of the company writing it. The only question that can logically arise is as follows:

Has a Legal Reserve company a legal right to write a One Year Term as such, the same to be followed, for example, by a Nineteen Payment Life, the two contracts to be issued as one document, and each and the whole to be construed according to the terms of the same, like any other contract?

The question is analogous to the rental of a certain property or estate for one year, to be followed by a lease for a term of years; it being agreed that the second lease shall go into effect upon payment of the first installment of the rental due at the beginning of the second term.

There has been much occasion and demand for actuarial data adapted to Life and Endowment contracts written with a One Year Preliminary Term. Many standard books of reference give net rates and reserves for Life and Endowment policies for periods of Ten, Fifteen and Twenty years. There are no publications, however, of easy access, giving these data for periods of Nine, Fourteen and Nineteen

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years. In other words, some of the essential elementary data required by the younger and smaller companies of the country have heretofore not been obtainable in printed form.

Tables and rates herein have been computed on the basis of the Actuaries' 4 per cent and the American 3 per cent and 3½ per cent Tables, these being the three tables now in common use. Net premiums have been calculated for the following forms of policies:

Ordinary Life.
Nineteen Payment Life.
Fourteen Payment Life.
Nine Payment Life.
Nineteen Year Endowment.
Fourteen Year Endowment.
Nine Year Endowment.

Terminal and mean reserve values are given for the above forms of policies in conjunction with One Year Term insurance for the first year of the policy. Under this arrangement of reserves the usual method of determining the net value or mean reserve of a policy for any age, after any given number of years, is ascertained in the same manner as usually obtains with such tables without the Preliminary Term feature.

Tables are also given for net rates, mean and terminal reserve values for Ten, Fifteen and Twenty Year Increasing Temporary Insurances, or Mortuary Additions, as they are properly called. The use of these tables for the purpose of ascertaining premiums and net values on return premium policies and other styles containing provision for Increasing Temporary Insurance is apparent. It has seemed best that these tables should not be calculated on the Preliminary Term basis, since a careful investigation of the subject shows that most companies employing Preliminary Term treat their Increasing Temporary Insurances as beginning in the first year of insurance.

All the tables in this work have been carefully computed and checked by means of Tate's Arithmometer, and afterwards re-checked by the method of differences. They have since again been carefully checked by tables independently computed where these were readily available. The figures given are believed to be accurate up to the last decimal figure, which is a close approximation. Computations involving decimals to a greater degreee of accuracy than those employed would in some instances add to or subtract from the final decimal in the tables one or two units, but without in any way affecting the practical accuracy of the figures.

As to the development of the One Year Term in connection with Life and Endowment Insurances, a few words are appropriate.

In the beginning of Legal Reserve legislation the cost of getting business was much smaller than at the present time, and the technical reserve in the first year of insurance might relatively correspond to the real reserve in the company's hands after paying first-year expenses. In other words, the legal requirements were adapted to the conditions as they then existed. As time went on, the cost of field operations increased. The real reserve left in the company's hands in the first year of insurance became smaller and smaller. Companies were obliged to make a fictitious credit by applying something of their capital stock to make the technical reserve good; or, in the case of a mutual company, this deficit had to come from surplus accumulated by policy-holders already in the company. With the increasing cost of business in the field the technical reserve and the real reserve have become more and more divergent, and the legal requirements do not conform to present conditions.

The inapplicability of the standard of valuation to present conditions has nothing whatever to do with age, size or strength of a company. The cost of new business exceeds the loading on the premium. Without recourse to a Preliminary One Year Term, surplus belonging to other policy-holders must be drawn upon to make a technical showing, which does not exist in fact. The strongest and largest company might become technically insolvent by merely writing too large a volume of business. Surely statutory provisions designed to regulate and safeguard business are not well adapted to present conditions when the very extension of that business under the most favorable of present conditions would lead to technical insolvency, as judged by the statutory provisions in question.

The Preliminary One Year Term in the case of Whole Life and Endowment policies is a recognition of the facts as they exist. Under this method every entrant pays the cost involved in the placing of his own business on the books of the company. The securing of his business is not made an expense to the policy-holders already in the company; and similarly he is not called upon to pay the expenses of acquiring others. It is an elementary principle that he who is benefited should pay the cost of the benefit received. It has been contended that the use of the general surplus of a company in establishing fictitious reserves in the first year of insurance for new entrants is legitimate and for the use and benefit of policy-holders already in the company. It is said that the new policy-holder will in time make good the surplus taken from other policy-holders' account without their knowledge or consent. We do not see the force of this reasoning. The securing of new business involves an expense absolute and immediate, and the profit

to the policy-holder whose surplus has been used to secure the new business is contingent and deferred. Surely no profit will ever inure to the policy-holder whose surplus has been used to secure another member of the corporate family if such member is allowed to retire, say after three years, taking with him the full technical reserve in the form of paid-up insurance, or otherwise. An instance of this is found where companies allow retiring policy-holders proportionate parts in paid-up insurance on Limited Payment Life Policies. On the other hand, if policy-holders were not given surrender values, or other concessions, in excess of the real reserve in the company's hands, their withdrawal would not adversely affect the surplus of the company.

The purpose of this book, however, is not commendation or criticism of the policies or plans of any company, nor is it an argument for or against the so called Preliminary Term system of valuation. The fact that one-half of the Legal Reserve Companies in the United States are operating on this basis justifies a work of this kind.

The publication of this book would not have been possible had it not been for subscriptions made in advance for the same by many of the Legal Reserve Companies and various State Departments, and special thanks are due for this co-operation.

The author acknowledges his obligation to the Conservative Life Insurance Company for the use of its calculating machines and other facilities for preparing the work.

Special credit is due to Mr. Herman A. Behrens, Assistant Actuary of the Conservative Life Insurance Company, who personally superintended most of the work of calculating and checking.

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WILBUR S. TUPPER.

Los Angeles, May, 1904.

Combined Experience 4%

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COMB. EXP.

NET PREMIUMS 4%

Age.	Ordinary Life.	19 Payment Life.	14 Payment Life.	9 Payment Life.
21	13.27	19.98	24.44	34.13
22	13.61	20.38	24.91	34.79
23	13.96	20.79	25.41	35.46
24	14.33	21.21	25.92	36.16
25	14.72	21.65	26.44	36.89
26	15.13	22.11	26.99	37.64
27	15.56	22.58	27.56	38.42
28	16.01	23.07	28.15	39.22
29	16.48	23.58	28.75	40.05
30	16.97	24.11	29.38	40.91
31	17.49	24.66	30.04	41.80
32	18.04	25.23	30.71	42.72
33	18.62	25.83	31.41	43.68
34	19.23	26.45	32.14	44.66
35	19.87	27.10	32.89	45.68
36	20.54	27.77	33.68	46.73
37	21.26	28.48	34.50	47.82
38	22.02	29.22	35.35	48.96
39	22.82	30.00	36.24	50.13
40	23.68	30.82	37.17	51.36
41	24.59	31.69	38.15	52.64
42	25.55	32.60	39.18	53.97
43	26.58	33.57	40.27	55.37
44	27.68	34.60	41.41	56.83
45	28.85	35.67	42.60	58.34
46	30.08	36.81	43.84	59.91
47	31.39	38.00	45.13	61.53
48	32.77	39.25	46.48	63.21
49	34.23	40.56	47.88	64.93
50	35.78	41.95	49.35	66.72
51	37.42	43.41	50.88	68.56
52	39.15	44.95	52.48	70.47
53	41.00	46.58	54.16	72.44
54	42.95	48.31	55.91	74.48
55	45.03	50.14	57.76	76.59
56	47.23	52.09	59.71	78.79
57	49.57	54.17	61.76	81.07
58	52.07	56.38	63.93	83.44
59	54.72	58.75	66.23	85.93
60	57.56	61.29	68.68	88.53
61	60.57	64.01	71.28	91.25
62	63.78			
63	67.20			
64	70.84			
65	74.72			
66	78.85			

COMB. EXP.

NET PREMIUMS 4%

	Endowments.			Mortuary Additions.		
Age.	19 Yrs.	14 Yrs.	9 Yrs.	20 Yrs.	15 Yrs.	10 Yrs.
20				75.39	56.80	38.72
21	39.42	56.79	94.57	76.79	57.78	39.31
22	39.49	56.85	94.63	78.27	58.81	39.94
23	39.57	56.92	94.68	79.84	59.89	40.61
24	39.66	56.99	94.74	81.53	61.03	41.31
25	39.75	57.06	94.80	83.39	62.22	42.05
26	39.84	57.14	94.87	85.45	63.47	42.84
27	39.94	57.23	94.94	87.77	64.78	43.66
28	40.05	57.32	95.01	90.37	66.16	44.52
29	40.16	57.41	95.09	93.28	67.67	45.43
30	40.29	57.51	95.17	96.52	69.34	46.37
31	40.42	57.62	95.26	100.11	71.23	47.36
32	40.57	57.73	95.35	104.09	73.38	48.39
33	40.72	57.85	95.44	108.49	75.82	49.49
34	40.90	57.98	95.54	113.34	78.58	50.70
35	41.09	58.12	95.65	118.66	81.67	52.08
36	41.30	58.27	95.76	124.49	85.12	53.67
37	41.54	58.44	95.88	130.87	88.96	55.53
38	41.80	58.63	96.01	137.81	93.22	57.67
39	42.10	58.85	96.15	145.35	97.92	60.11
40	42.43	59.10	96.32	153.52	103.08	62.87
41	42.80	59.38	96.52	162.39	108.74	65.94
42	43.22	59.70	96.75	172.00	114.90	69.36
43	43.68	60.06	97.01	182.39	121.58	73.13
44	44.20	60.47	97.32	193.59	128.81	77.26
45	44.78	60.93	97.67	205.65	136.62	81.75
46	45.41	61.43	98.05	218.60	145.08	86.62
47	46.10	61.97	98.47	232.48	154.23	91.91
48	46.86	62.57	98.93	247.31	164.14	97.61
49	47.68	63.22	99.44	263.12	174.84	103.77
50	48.58	63.94	99.98	279.89	186.39	110.42
51	49.57	64.72	100.58	297.64	198.84	117.65
52	50.65	65.57	101.23	316.36	212.23	125.51
53	51.82	66.50	101.94	336.03	226.62	134.06
54	53.11	67.52	102.71	356.61	242.01	143.33
55	54.52	68.64	103.56	378.07	258.42	153.39
56	56.05	69.87	104.48	400.35	275.87	164.30
57	57.73	71.21	105.50	423.36	294.36	176.10
58	59.57	72.70	106.62	447.02	313.90	188.83
59	61.59	74.32	107.86	471.23	334.47	202.53
60	63.79	76.11	109.22	495.85	356.04	217.19
61	66.19	78.08	110.72			

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COMB. EXP.

TERMINAL RESERVES 4%

19 Payment Life

Age.	Years. 1	2	3	4	5
21	13.50	27.57	42.20	57.45	73.32
22	13.83	28.22	43.21	58.81	75.06
23	14.16	28.90	44.24	60.22	76.85
24	14.50	29.60	45.31	61.67	78.70
25	14.86	30.32	46.42	63.16	80.60
26	15.22	31.07	47.55	64.70	82.55
27	15.60	31.83	48.71	66.27	84.56
28	15.99	32.61	49.91	67.90	86.62
29	16.38	33.42	51.14	69.57	88.75
30	16.79	34.25	52.41	71.30	90.96
31	17.22	35.11	53.72	73.09	93.24
32	17.65	36.00	55.09	74.94	95.60
33	18.10	36.93	56.51	76.87	98.07
34	18.58	37.89	57.98	78.88	100.63
35	19.07	38.89	59.52	80.97	103.31
36	19.58	39.95	61.13	83.16	106.11
37	20.13	41.05	62.82	85.47	109.05
38	20.69	42.20	64.59	87.88	112 12
39	21.29	43.43	66.46	90.41	115.27
40	21.92	44.72	68.41	93.00	118.46
41	22.58	46.05	70.39	95.58	121.63
42	23.27	47.39	72.34	98.13	124.73
43	23.93	48.68	74.24	100.58	127.73
44	24.57	49.93	76.05	102.95	130.65
45	25.20	51.12	77.81	105.26	133.52
46	25.77	52.27	79.52	107.54	136.36
47	26.36	53.43	81.25	109.83	139.19
48	26.94	54.60	82.98	112.12	142.02
49	27.54	55.78	84.73	114.41	144.84
50	28.13	56.95	86.46	116.67	147.65
51	28.73	58.12	88.18	118.95	150.45
52	29.33	59.29	89.92	121.23	153.25
53	29.92	60.48	91.67	123.51	156.07
54	30.55	61.69	93.43	125.84	158.92
55	31.16	62.89	95.22	128.18	161.78
56	31.79	64.14	97.06	130.56	164.61
57	32.46	65.43	98.93	132.92	167.42
58	33.13	66.73	100.76	135.23	170.13
59	33.81	68.00	102.55	137.47	172.77
60	34.45	69.22	104.27	139.63	175.29
61	35.10	70.42	105.97	141.74	177.73

COMB. EXP.

TERMINAL RESERVES 4%

19 Payment Life

Age.	Years. 6	7	8	9	10
21	89.86	107.09	125.03	143.72	163.20
22	91.98	109.60	127.96	147.09	167.01
23	94.17	112.21	130.99	150.56	170.95
24	96.43	114.88	134.11	154.13	175.00
25	98.74	117.64	137.31	157.81	179.17
26	101.13	120.47	140.62	161.61	183.48
27	103.58	123.39	144.02	165.51	187.91
28	106.11	126.40	147.53	169.55	192.50
29	108.72	129.50	151.16	173.72	197.24
30	111.41	132.72	154.92	178.04	202.16
31	114.21	136.05	158.81	182.53	207.26
32	117.11	139.51	162.85	187.19	212.56
33	120.14	143.12	167.08	192.05	218.07
34	123.28	146.88	171.47	197.09	223.74
35	126.57	150.80	176.03	202.28	229.53
36	130.00	154.88	180.74	207.58	235.43
37	133.60	159.10	185.55	212.98	241.38
38	137.28	163.38	190.42	218.39	247.34
39	141.04	167.72	195.29	223.82	253.32
40	144.81	172.03	200.15	229.22	259.29
41	148.52	176.28	204.95	234.58	265.20
42	152.16	180.49	209.72	239.90	271.08
43	155.71	184.57	214.35	245.08	276.82
44	159.19	188.61	218.93	250.22	282.51
45	162.61	192.58	223.44	255.26	288.11
46	166.00	196.50	227.90	260.26	293.65
47	169.37	200.40	232.34	265.23	299.15
48	172.73	204.29	236.74	270.15	304.62
49	176.08	208.16	241.12	275.06	310.04
50	179.40	211.98	245.47	279.91	315.39
51	182.71	215.81	249.80	284.73	320.65
52	186.04	219.64	254.11	289.47	325.81
53	189.37	223.45	258.34	294.10	330.80
54	192.72	227.22	262.51	298.62	335.66
55	196.01	230.92	266.54	302.98	340.32
56	199.26	234.52	270.48	307.19	344.77
57	202.44	238.04	274.27	311.21	349.00
58	205.51	241.40	277.87	315.00	352.94
59	208.47	244.61	281.28	318.56	356.61
60	211.27	247.64	284.46	321.85	360.01
61	213.97	250.52	287.47	324.97	363.18

COMB. EXP.

TERMINAL RESERVES 4%

19 Payment Life

Age.	Years. 11	12	13	14	15
21	183.51	204.67	226.74	249.77	273.80
22	187.78	209.43	232.02	255.57	280.16
23	192.20	214.36	237.47	261.58	286.75
24	196.75	219.42	243.08	267.77	293.53
25	201.44	224.66	248.88	274.16	300.55
26	206.28	230.06	254.87	280.77	307.82
27	211.27	235.63	261.05	287.59	315.31
28	216.43	241.40	267.46	294.67	323.08
29	221.77	247.36	274.08	301.96	331.04
30	227.31	253.56	280.94	309.48	339.21
31	233.06	259.97	288.00	317.18	347.55
32	239.02	266.56	295.22	325.03	356.01
33	245.16	273.33	302.61	333.01	364.61
34	251.44	280.21	310.07	341.08	373.29
35	257.83	287.17	317.61	349.22	382.06
36	264.28	294.20	325.22	357.44	390.91
37	270.80	301.28	332.90	365.73	399.83
38	277.32	308.38	340.60	374.03	408.78
39	283.87	315.51	348.32	382.37	417.75
40	290.40	322.63	356.03	390.70	426.73
41	296.89	329.69	363.68	398.97	435.66
42	303.33	336.71	371.31	407.23	444.59
43	309.63	343.60	378.80	415.34	453.39
44	315.89	350.43	386.24	423.44	462.17
45	322.05	357.17	393.59	431.43	470.84
46	328.14	363.85	400.88	439.35	479.42
47	334.20	370.48	408.10	447.17	487.88
48	340.21	377.04	415.20	454.85	496.17
49	346.16	383.49	422.17	462.36	504.29
50	351.98	389.78	428.94	469.66	512.15
51	357.68	395.91	435.54	476.74	519.79
52	363.23	401.87	441.91	483.57	527.15
53	368.59	407.59	448.01	490.09	534.16
54	373.77	413.09	453.85	496.32	540.87
55	378.69	418.29	459.34	502.17	547.20
56	383.38	423.20	464.51	507.68	553.15
57	387.78	427.79	469.35	512.82	558.71
58	391.86	432.05	473.80	517.54	563.82
59	395.67	435.97	477.89	521.86	568.50
60	399.14	439.53	481.55	525.72	572.68
61	402.34	442.76	484.85	529.15	576.40

COMB. EXP.

TERMINAL RESERVES 4%

19 Payment Life

Age.	Years 16	17	18	19
21	298.88	325.08	352.44	381.04
22	305.83	332.64	360.66	389.96
23	313.03	340.48	369.18	399.18
24	320.45	348.57	377.97	408.71
25	328.13	356.95	387.06	418.52
26	336.08	365.60	396.42	428.57
27	344.27	374.48	405.99	438.86
28	352.71	383.60	415.81	449.35
29	361.33	392.89	425.76	460.02
30	370.16	402.37	435.91	470.88
31	379.12	411.99	446.21	481.99
32	388.22	421.74	456.67	493.11
33	397.46	431.66	467.29	504.46
34	406.79	441.66	478.02	515.95
35	416.21	451.77	488.85	527.57
36	425.72	461.98	499.79	539.31
37	435.31	472.27	510.84	551.16
38	444.92	482.59	521.93	563.10
39	454.58	492.98	533.10	575.14
40	464.25	503.39	544.34	587.26
41	473.88	513.79	555.57	599.43
42	483.53	524.23	566.87	611.63
43	493.06	534.55	578.05	623.83
44	502.59	544.87	589.25	636.00
45	511.98	555.05	600.31	648.12
46	521.26	565.12	611.30	660.17
47	530.42	575.07	622.17	672.12
48	539.40	584.85	632.88	683.97
49	548.20	594.44	643.42	695.65
50	556.72	603.75	653.70	707.19
51	565.01	612.82	663.78	718.57
52	573.01	621.62	673.62	729.76
53	580.65	630.09	683.16	740.77
54	587.99	638.26	692.46	751.57
55	594.94	646.05	701.41	762.15
56	601.50	653.46	710.03	772.51
57	607.65	660.49	718.32	782.65
58	613.35	667.06	726.22	792.54
59	618.60	673.22	733.78	802.20
60	623.33	678.87	740.89	811.59
61	627.60	684.05	747.57	820.74

COMB. EXP.

TERMINAL RESERVES

4%

14 Payment Life

Age	Years 1	2	3	4	5
21	18.17	37.13	56.89	77.51	99.03
22	18.58	37.96	58.17	79.25	101.24
23	19.00	38.81	59.48	81.03	103.52
24	19.44	39.70	60.84	82.88	105.87
25	19.89	40.62	62.23	84.77	108.29
26	20.35	41.56	63.67	86.73	110.78
27	20.82	42.52	65.15	88.74	113.34
28	21.31	43.52	66.66	90.80	115.98
29	21.81	44.54	68.23	92.93	118.69
30	22.32	45.59	69.84	95.12	121.49
31	22.86	46.67	71.50	97.38	124.39
32	23.40	47.78	73.20	99.71	127.36
33	23.97	48.94	74.98	102.13	130.46
34	24.55	50.14	76.81	104.63	133.66
35	25.16	51.37	78.71	107.23	136.98
36	25.79	52.67	80.69	109.93	140.45
37	26.45	54.01	82.75	112.74	144.05
38	27.13	55.40	84.90	115.68	147.78
39	27.84	56.87	87.15	118.73	151.62
40	28.60	58.41	89.49	121.84	155.50
41	29.38	59.99	91.85	124.97	159.39
42	30.19	61.58	94.20	128.07	163.20
43	30.98	63.13	96.50	131.09	166.95
44	31.74	64.64	98.72	134.03	170.62
45	32.48	66.09	100.88	136.91	174.25
46	33.18	67.49	102.99	139.75	177.82
47	33.88	68.89	105.11	142.58	181.39
48	34.57	70.29	107.21	145.39	184.92
49	35.27	71.67	109.28	148.16	188.38
50	35.96	73.05	111.35	150.91	191.85
51	36.63	74.40	113.36	153.62	195.24
52	37.30	75.72	115.36	156.27	198.57
53	37.95	77.04	117.32	158.89	201.87
54	38.62	78.35	119.26	161.49	205.13
55	39.26	79.62	121.19	164.05	208.32
56	39.89	80.90	123.08	166.56	211.39
57	40.55	82.18	124.98	169.00	214.37
58	41.19	83.44	126.77	171.31	217.15
59	41.82	84.61	128.45	173.44	219.74
60	42.38	85.68	129.98	175.41	222.09
61	42.92	86.69	131.41	177.21	224.23

COMB. EXP.

TERMINAL RESERVES 4%

14 Payment Life

Age	Years 6	7	8	9	10
21	121.47	144.90	169.35	194.88	221.53
22	124.18	148.13	173.12	199.20	226.45
23	126.98	151.46	177.00	203.67	231.52
24	129.85	154.88	181.00	208.27	236.74
25	132.81	158.41	185.12	213.01	242.13
26	135.87	162.04	189.37	217.90	247.70
27	139.00	165.78	193.74	222.93	253.43
28	142.24	169.65	198.26	228.14	259.36
29	145.57	173.62	202.91	233.51	265.48
30	149.01	177.73	207.72	239.05	271.79
31	152.56	181.98	212.70	244.79	278.34
32	156.22	186.35	217.82	250.71	285.10
33	160.03	190.90	223.16	256.87	292.10
34	163.96	195.61	228.67	263.22	299.29
35	168.05	200.50	234.39	269.76	306.65
36	172.31	205.57	240.27	276.44	314.15
37	176.72	210.78	246.27	283.24	321.74
38	181.25	216.09	252.37	290.11	329.41
39	185.85	221.47	258.50	297.02	337.14
40	190.49	226.85	264.64	303.96	344.91
41	195.11	232.21	270.78	310.91	352.71
42	199.66	237.53	276.89	317.84	360.50
43	204.15	242.79	282.95	324.74	368.27
44	208.59	248.00	288.97	331.60	376.01
45	212.97	253.17	294.94	338.40	383.72
46	217.30	258.27	300.84	345.16	391.37
47	221.61	263.34	306.73	351.90	399.01
48	225.87	268.38	312.56	358.56	406.60
49	230.07	273.33	318.30	365.16	414.10
50	234.25	278.25	324.02	371.73	421.58
51	238.35	283.10	329.65	378.19	428.91
52	242.39	287.88	335.19	384.51	436.08
53	246.38	292.57	340.59	390.67	443.06
54	250.30	297.15	345.85	396.64	449.84
55	254.10	301.56	350.90	402.39	456.37
56	257.74	305.76	355.71	407.86	462.58
57	261.23	309.79	360.29	413.06	468.50
58	264.50	313.54	364.56	417.91	474.04
59	267.51	316.98	368.48	422.37	479.17
60	270.23	320.10	372.00	426.40	483.87
61	272.69	322.87	375.16	430.04	488.13

COMB. EXP.

TERMINAL RESERVES 4%

14 Payment Life

Age	Years 11	12	13	14
21	249.37	278.45	308.83	340.60
22	254.90	284.62	315.69	348.17
23	260.61	291.01	322.78	355.99
24	266.50	297.58	330.08	364.07
25	272.56	304.37	337.63	372.41
26	278.84	311.39	345.43	381.04
27	285.30	318.63	353.48	389.96
28	291.99	326.11	361.82	399.18
29	298.89	333.85	370.43	408.71
30	306.03	341.85	379.32	418.52
31	313.43	350.13	388.49	428.57
32	321.05	358.61	397.85	438.86
33	328.91	367.33	407.46	449.35
34	336.93	376.21	417.20	460.02
35	345.13	385.25	427.13	470.88
36	353.45	394.42	437.20	481.91
37	361.86	403.71	447.41	493.11
38	370.37	413.11	457.75	504.46
39	378.96	422.60	468.21	515.95
40	387.61	432.18	478.77	527.57
41	396.30	441.81	489.41	539.31
42	404.99	451.47	500.12	551.16
43	413.68	461.16	510.89	563.10
44	422.37	470.87	521.70	575.14
45	431.04	480.57	532.55	587.26
46	439.66	490.26	543.42	599.43
47	448.29	499.97	554.31	611.63
48	456.87	509.63	565.16	623.83
49	465.36	519.19	575.92	636.00
50	473.80	528.71	586.66	648.12
51	482.09	538.06	597.26	660.17
52	490.20	547.25	607.70	672.12
53	498.11	556.24	617.97	683.97
54	505.81	565.02	628.06	695.65
55	513.24	573.53	637.91	707.19
56	520.34	581.72	647.47	718.57
57	527.13	589.61	656.80	729.76
58	533.54	597.16	665.84	740.77
59	539.55	604.32	674.54	751.57
60	545.11	611.06	682.88	762.15
61	550.23	617.36	690.87	772.51

COMB. EXP.

TERMINAL RESERVES 4%

9 Payment Life

Age	Years 1	2	3	4	5
21	28.33	57.93	88.85	121.16	154.94
22	28.93	59.15	90.72	123.72	158.21
23	29.54	60.40	92.65	126.35	161.57
24	30.18	61.70	94.64	129.07	165.03
25	30.84	63.04	96.70	131.87	168.63
26	31.51	64.42	98.81	134.75	172.31
27	32.21	65.84	100.99	137.72	176.12
28	32.92	67.31	103.24	140.78	180.03
29	33.66	68.82	105.55	143.94	184.08
30	34.42	70.37	107.93	147.19	188.25
31	35.20	71.97	110.39	150.55	192.55
32	36.00	73.61	112.92	154.01	196.99
33	36.83	75.32	115.54	157.59	201.58
34	37.69	77.05	118.22	161.27	206.30
35	38.57	78.88	121.03	165.10	211.22
36	39.49	80.77	123.92	169.06	216.30
37	40.44	82.70	126.90	173.15	221.55
38	41.42	84.71	130.00	177.38	226.97
39	42.44	86.81	133.22	181.77	232.55
40	43.50	88.99	136.55	186.27	238.22
41	44.60	91.23	139.94	190.82	243.96
42	45.74	93.50	143.35	195.39	249.70
43	46.86	95.74	146.74	199.92	255.44
44	47.97	97.97	150.08	204.43	261.17
45	49.06	100.15	153.39	208.92	266.91
46	50.11	102.29	156.67	213.40	272.65
47	51.17	104.44	159.96	217.88	278.40
48	52.22	106.58	163.24	222.37	284.15
49	53.27	108.73	166.52	226.84	289.88
50	54.31	110.85	169.77	231.27	295.60
51	55.34	112.94	172.97	235.67	301.26
52	56.35	115.00	176.15	240.01	306.87
53	57.34	117.03	179.27	244.30	312.44
54	58.33	119.03	182.34	248.55	317.95
55	59.28	120.98	185.37	252.72	323.38
56	60.20	122.90	188.34	256.82	328.67
57	61.14	124.80	191.25	260.79	333.80
58	62.03	126.62	194.02	264.58	338.72
59	62.89	128.33	196.63	268.16	343.40
60	63.66	129.90	199.04	271.50	347.81
61	64.38	131.35	201.27	274.60	351.91

COMB. EXP.

TERMINAL RESERVES 4%

9 Payment Life

Age	Years 6	7	8	9
21	190.25	227.17	265.78	306.17
22	194.26	231.96	271.39	312.62
23	198.39	236.89	277.16	319.29
24	202.65	241.98	283.12	326.17
25	207.05	247.24	289.28	333.27
26	211.59	252.66	295.63	340.60
27	216.26	258.25	302.19	348.17
28	221.08	264.02	308.95	355.99
29	226.06	269.97	315.94	364.07
30	231.19	276.12	323.16	372.41
31	236.48	282.47	330.61	381.04
32	241.96	289.03	338.31	389.96
33	247.61	295.80	346.28	399.18
34	253.43	302.79	354.50	408.71
35	259.50	310.06	363.03	418.52
36	265.76	317.56	371.79	428.57
37	272.22	325.25	380.75	438.86
38	278.85	333.12	389.90	449.35
39	285.63	341.15	399.22	460.02
40	292.52	349.28	408.67	470.88
41	299.47	357.50	418.25	481.91
42	306.44	365.79	427.93	493.11
43	313.45	374.15	437.73	504.46
44	320.48	382.56	447.63	515.95
45	327.54	391.03	457.61	527.57
46	334.62	399.53	467.66	539.31
47	341.71	408.07	477.78	551.16
48	348.81	416.65	487.95	563.10
49	355.92	425.24	498.17	575.14
50	363.01	433.82	508.43	587.26
51	370.05	442.40	518.70	599.43
52	377.06	450.94	528.96	611.63
53	384.02	459.45	539.19	623.83
54	390.92	467.88	549.35	636.00
55	397.70	476.18	559.41	648.12
56	404.32	484.33	569.34	660.17
57	410.77	492.29	579.11	672.12
58	416.99	500.04	588.69	683.97
59	422.94	507.52	598.04	695.65
60	428.60	514.70	607.13	707.19
61	433.93	521.56	615.95	718.57

COMB. EXP.

TERMINAL RESERVES 4%

19 Year Endowment

Age	Years 1	2	3	4	5
21	33.87	69.27	106.27	144.96	185.42
22	33.86	69.25	106.24	144.91	185.36
23	33.85	69.23	106.20	144.86	185.29
24	33.84	69.21	106.16	144.80	185.21
25	33.83	69.18	106.12	144.74	185.12
26	33.82	69.15	106.07	144.67	185.02
27	33.81	69.12	106.02	144.59	184.92
28	33.79	69.08	105.97	144.51	184.82
29	33.77	69.05	105.91	144.43	184.71
30	33.76	69.02	105.86	144.36	184.62
31	33.75	68.99	105.82	144.30	184.54
32	33.74	68.97	105.78	144.25	184.48
33	33.73	68.97	105.76	144.24	184.46
34	33.74	68.98	105.78	144.26	184.49
35	33.76	69.01	105.83	144.33	184.58
36	33.79	69.08	105.93	144.46	184.75
37	33.84	69.17	106.08	144.66	185.01
38	33.91	69.30	106.29	144.94	185.34
39	34.00	69.49	106.57	145.29	185.72
40	34.12	69.73	106.91	145.70	186.13
41	34.26	70.01	107.28	146.07	186.49
42	34.42	70.27	107.60	146.42	186.77
43	34.56	70.50	107.86	146.63	186.95
44	34.68	70.68	108.04	146.79	187.05
45	34.78	70.81	108.16	146.89	187.10
46	34.86	70.89	108.25	146.96	187.11
47	34.92	71.00	108.35	147.04	187.14
48	34.98	71.10	108.47	147.13	187.17
49	35.06	71.23	108.61	147.24	187.22
50	35.15	71.38	108.77	147.37	187.29
51	35.25	71.54	108.95	147.53	187.39
52	35.36	71.72	109.16	147.73	187.54
53	35.49	71.94	109.42	147.99	187.76
54	35.64	72.20	109.74	148.33	188.08
55	35.81	72.50	110.13	148.75	188.48
56	36.01	72.86	110.60	149.27	188.95
57	36.26	73.29	111.17	149.86	189.46
58	36.54	73.78	111.76	150.48	189.99
59	36.85	74.09	112.34	151.09	190.53
60	37.13	74.77	112.96	151.71	191.08
61	37.44	75.29	113.59	152.36	191.65

COMB. EXP.

TERMINAL RESERVES 4%

19 Year Endowment

Age	Years 6	7	8	9	10
21	227.74	272.02	318.35	366.84	417.60
22	227.66	271.91	318.22	366.69	417.43
23	227.57	271.79	318.08	366.52	417.24
24	227.46	271.66	317.93	366.35	417.04
25	227.35	271.52	317.76	366.16	416.83
26	227.23	271.37	317.58	365.96	416.61
27	227.10	271.21	317.40	365.74	416.38
28	226.97	271.05	317.22	365.54	416.15
29	226.83	270.89	317.04	365.33	415.93
30	226.71	270.75	316.88	365.15	415.74
31	226.62	270.64	316.75	365.01	415.60
32	226.56	270.57	316.67	364.93	415.52
33	226.54	270.55	316.65	364.92	415.50
34	226.58	270.60	316.71	364.99	415.54
35	226.69	270.74	316.85	365.12	415.62
36	226.89	270.96	317.06	365.29	415.73
37	227.17	271.25	317.31	365.48	415.80
38	227.51	271.59	317.58	365.63	415.83
39	227.92	271.91	317.81	365.74	415.81
40	228.28	272.18	317.98	365.79	415.73
41	228.57	272.38	318.08	365.76	415.57
42	228.77	272.49	318.08	365.63	415.31
43	228.87	272.50	317.98	365.39	414.94
44	228.89	272.42	317.78	365.05	414.46
45	228.85	272.28	317.51	364.63	413.89
46	228.78	272.10	317.18	364.16	413.25
47	228.72	271.90	316.87	363.67	412.58
48	228.65	271.72	316.53	363.16	411.92
49	228.60	271.55	316.21	362.69	411.27
50	228.58	271.40	315.91	362.24	410.60
51	228.60	271.30	315.65	361.80	409.92
52	228.67	271.26	315.44	361.36	409.22
53	228.82	271.29	315.26	360.92	408.49
54	229.05	271.37	315.11	360.49	407.74
55	229.34	271.47	314.97	360.04	406.94
56	229.68	271.60	314.83	359.57	406.07
57	230.05	271.75	314.68	359.06	405.13
58	230.44	271.89	314.50	358.50	404.12
59	230.81	272.01	314.28	357.87	403.02
60	231.18	272.11	314.03	357.19	401.85
61	231.57	272.21	313.75	356.48	400.64

COMB. EXP.

TERMINAL RESERVES 4%

19 Year Endowment

Age	Years 11	12	13	14
21	470.76	526.44	584.79	645.95
22	470.57	526.24	584.58	645.75
23	470.37	526.02	584.36	645.53
24	470.15	525.78	584.12	645.29
25	469.92	525.54	583.87	645.04
26	469.68	525.29	583.61	644.79
27	469.43	525.02	583.35	644.54
28	469.19	524.78	583.11	644.31
29	468.97	524.56	582.89	644.09
30	468.78	524.37	582.69	643.89
31	468.63	524.22	582.52	643.69
32	468.54	524.11	582.38	643.50
33	468.50	524.02	582.23	643.29
34	468.49	523.95	582.07	643.06
35	468.49	523.86	581.89	642.80
36	468.48	523.74	581.68	642.51
37	468.44	523.59	581.42	642.17
38	468.35	523.39	581.11	641.78
39	468.20	523.13	580.74	641.32
40	468.01	522.80	580.29	640.78
41	467.71	522.37	579.74	640.14
42	467.28	521.82	579.07	639.36
43	466.76	521.15	578.28	638.48
44	466.13	520.37	577.38	637.51
45	465.41	519.50	576.39	636.42
46	464.63	518.56	575.33	635.26
47	463.81	517.58	574.20	634.02
48	462.96	516.55	573.00	632.68
49	462.09	515.47	571.72	631.24
50	461.22	514.35	570.35	629.69
51	460.27	513.12	568.89	628.03
52	459.26	511.84	567.32	626.24
53	458.22	510.47	565.63	624.29
54	457.11	509.00	563.82	622.17
55	455.92	507.41	561.86	619.87
56	454.63	505.68	559.72	617.39
57	453.24	503.82	557.43	614.76
58	451.74	501.83	554.97	611.88
59	450.13	499.71	552.34	608.83
60	448.43	497.46	549.55	605.57
61	446.66	495.10	546.61	602.10

COMB. EXP.

TERMINAL RESERVES

4%

19 Year Endowment

Age	Years 15	16	17	18
21	710.09	777.38	847.99	922.13
22	709.90	777.21	847.86	922.05
23	709.69	777.02	847.71	921.97
24	709.46	776.82	847.56	921.88
25	709.23	776.62	847.41	921.79
26	709.00	776.42	847.26	921.70
27	708.77	776.21	847.09	921.59
28	708.55	776.02	846.93	921.50
29	708.33	775.81	846.76	921.38
30	708.13	775.61	846.57	921.26
31	707.91	775.38	846.36	921.12
32	707.68	775.13	846.14	920.97
33	707.42	774.86	845.89	920.80
34	707.14	774.56	845.62	920.63
35	706.83	774.24	845.33	920.45
36	706.49	773.89	845.01	920.25
37	706.10	773.49	844.65	920.01
38	705.64	773.02	844.23	919.74
39	705.12	772.48	843.77	919.44
40	704.52	771.86	843.25	919.11
41	703.83	771.18	842.68	918.75
42	703.03	770.42	842.00	918.34
43	702.12	769.56	841.27	917.87
44	701.10	768.58	840.47	917.34
45	699.98	767.50	839.54	916.76
46	698.77	766.33	838.54	916.13
47	697.46	765.06	837.45	915.44
48	696.04	763.67	836.26	914.68
49	694.51	762.17	834.97	913.86
50	692.86	760.54	833.56	912.96
51	691.08	758.77	832.02	911.97
52	689.14	756.85	830.35	910.89
53	687.03	754.76	828.53	909.70
54	684.74	752.49	826.55	908.41
55	682.27	750.01	824.39	907.02
56	679.59	747.35	822.02	905.49
57	676.69	744.42	819.45	903.81
58	673.57	741.29	816.70	901.97
59	670.22	737.90	813.68	899.95
60	666.63	734.24	810.39	897.75
61	662.81	730.31	806.85	895.35

COMB. EXP.

TERMINAL RESERVES 4%

14 Year Endowment

Age	Years 1	2	3	4	5
21	52.07	106.54	163.53	223.17	285.61
22	52.05	106.50	163.47	223.09	285.51
23	52.03	106.46	163.40	223.00	285.40
24	52.01	106.41	163.33	222.91	285.28
25	51.99	106.36	163.26	222.81	285.15
26	51.96	106.31	163.18	222.70	285.01
27	51.93	106.25	163.09	222.58	284.86
28	51.90	106.19	162.99	222.45	284.70
29	51.86	106.12	162.88	222.31	284.53
30	51.82	106.04	162.77	222.16	284.35
31	51.78	105.96	162.65	222.00	284.16
32	51.74	105.88	162.53	221.84	283.96
33	51.70	105.80	162.41	221.69	283.77
34	51.66	105.72	162.30	221.55	283.60
35	51.63	105.65	162.21	221.43	283.46
36	51.61	105.60	162.14	221.34	283.36
37	51.59	105.57	162.10	221.29	283.31
38	51.59	105.56	162.10	221.29	283.30
39	51.61	105.59	162.14	221.34	283.31
40	51.64	105.66	162.22	221.42	283.35
41	51.69	105.77	162.32	221.46	283.32
42	51.75	105.84	162.37	221.44	283.19
43	51.78	105.87	162.34	221.32	282.94
44	51.79	105.84	162.21	221.08	282.58
45	51.77	105.74	162.00	220.75	282.12
46	51.72	105.59	161.74	220.36	281.58
47	51.65	105.42	161.45	219.93	281.04
48	51.56	105.23	161.13	219.47	280.37
49	51.47	105.03	160.79	218.96	279.70
50	51.37	104.81	160.42	218.41	278.98
51	51.27	104.57	160.02	217.82	278.20
52	51.16	104.31	159.60	217.20	277.38
53	51.05	104.05	159.16	216.56	276.54
54	50.93	103.78	158.70	215.92	275.68
55	50.81	103.52	158.25	215.28	274.79
56	50.70	103.28	157.83	214.63	273.86
57	50.61	103.06	157.45	213.95	272.86
58	50.54	102.82	157.00	213.20	271.76
59	50.45	102.56	156.46	212.35	270.53
60	50.34	102.26	155.85	211.41	269.17
61	50.21	101.91	155.20	210.38	267.69

COMB. EXP.

TERMINAL RESERVES

4%

14 Year Endowment

Age	Years 6	7	8	9
21	350.97	419.42	491.11	566.22
22	350.85	419.29	490.97	566.08
23	350.72	419.15	490.81	565.93
24	350.58	419.00	490.64	565.76
25	350.43	418.83	490.46	565.57
26	350.27	418.65	490.26	565.37
27	350.10	418.46	490.05	565.15
28	349.91	418.25	489.83	564.92
29	349.71	418.02	489.59	564.67
30	349.50	417.78	489.34	564.41
31	349.28	417.53	489.08	564.15
32	349.06	417.28	488.83	563.90
33	348.85	417.05	488.60	563.67
34	348.66	416.85	488.39	563.46
35	348.48	416.69	488.21	563.26
36	348.39	416.56	488.05	563.07
37	348.32	416.45	487.91	562.86
38	348.27	416.36	487.74	562.62
39	348.25	416.25	487.53	562.32
40	348.18	416.08	487.25	561.95
41	348.03	415.82	486.89	561.49
42	347.78	415.44	486.42	560.93
43	347.41	414.94	485.83	560.27
44	346.93	414.34	485.13	559.50
45	346.35	413.64	484.32	558.61
46	345.68	412.84	483.41	557.62
47	344.98	412.00	482.41	556.54
48	344.15	411.01	481.32	555.37
49	343.31	409.99	480.15	554.11
50	342.40	408.91	478.91	552.76
51	341.40	407.76	477.59	551.31
52	340.40	406.54	476.19	549.76
53	339.33	405.25	474.70	548.10
54	338.23	403.89	473.10	546.30
55	337.08	402.44	471.37	544.36
56	335.81	400.87	469.50	542.25
57	334.47	399.16	467.47	539.94
58	332.99	397.28	465.24	537.40
59	331.38	395.25	462.78	534.61
60	329.55	392.97	460.07	531.56
61	327.57	390.51	457.13	528.27

COMB. EXP.

TERMINAL RESERVES 4%

14 Year Endowment

Age	Years 10	11	12	13
21	644.95	727.46	813.99	904.76
22	644.80	727.34	813.88	904.71
23	644.64	727.20	813.77	904.65
24	644.47	727.04	813.65	904.58
25	644.29	726.87	813.52	904.50
26	644.09	726.69	813.38	904.41
27	643.88	726.50	813.23	904.32
28	643.65	726.30	813.08	904.23
29	643.41	726.09	812.92	904.13
30	643.16	725.88	812.75	904.02
31	642.92	725.67	812.58	903.91
32	642.69	725.46	812.40	903.80
33	642.47	725.25	812.22	903.69
34	642.26	725.03	812.03	903.57
35	642.04	724.80	811.83	903.43
36	641.80	724.55	811.61	903.28
37	641.55	724.27	811.35	903.10
38	641.23	723.94	811.05	902.90
39	640.88	723.58	810.71	902.68
40	640.47	723.15	810.33	902.43
41	639.96	722.64	809.89	902.15
42	639.37	722.05	809.39	901.84
43	638.66	721.37	808.81	901.49
44	637.84	720.60	808.16	901.09
45	636.92	719.73	807.43	900.64
46	635.90	718.76	806.59	900.13
47	634.82	717.69	805.73	899.57
48	633.60	716.54	804.77	898.97
49	632.32	715.31	803.73	898.32
50	630.93	713.98	802.61	897.61
51	629.41	712.53	801.38	896.83
52	627.79	710.96	800.03	895.97
53	626.03	709.26	798.56	895.03
54	624.15	707.40	796.96	894.01
55	622.07	705.37	795.22	892.90
56	619.83	703.16	793.32	891.69
57	617.38	700.74	791.20	890.33
58	614.68	698.07	788.90	888.86
59	611.68	695.13	786.38	887.22
60	608.45	691.93	783.59	885.42
61	604.93	688.48	780.59	883.47

COMB. EXP.

TERMINAL RESERVES 4%

9 Year Endowment

Age	Years 1	2	3	4
21	91.66	187.62	288.10	393.32
22	91.63	187.56	288.02	393.23
23	91.60	187.50	287.94	393.13
24	91.57	187.44	287.86	393.03
25	91.54	187.38	287.77	392.92
26	91.50	187.31	287.67	392.81
27	91.46	187.24	287.57	392.69
28	91.42	187.16	287.45	392.55
29	91.37	187.07	287.33	392.40
30	91.32	186.98	287.20	392.24
31	91.27	186.88	287.06	392.08
32	91.21	186.77	286.92	391.91
33	91.15	186.66	286.77	391.73
34	91.09	186.55	286.61	391.54
35	91.02	186.43	286.44	391.34
36	90.96	186.31	286.27	391.14
37	90.90	186.19	286.11	390.95
38	90.84	186.08	285.97	390.78
39	90.79	185.99	285.85	390.62
40	90.75	185.92	285 76	390.48
41	90.72	185.87	285.64	390.30
42	90.70	185.79	285.48	390.06
43	90.66	185.66	285.25	389.73
44	90.59	185.47	284.93	389.29
45	90.47	185.20	284.52	388.76
46	90.31	184.87	284.04	388.16
47	90.12	184.50	283.51	387.50
48	89.91	184.10	282.94	386.78
49	89.69	183.68	282.32	386.00
50	89.45	183.23	281.65	385.15
51	89.19	182.73	280.91	384.21
52	88.91	182.17	280.09	383.21
53	88.61	181.56	279.21	382.10
54	88.29	180.90	278.27	380.94
55	87.94	180.20	277.27	379.71
56	87.57	179.47	276.22	378.38
57	87.18	178.71	275.10	376.94
58	86.77	177.90	273.88	375.37
59	86.36	177.02	272.54	373.64
60	85.85	176.01	271.06	371.70
61	85.32	174.92	269.42	369.62

COMB. EXP.

TERMINAL RESERVES 4%

9 Year Endowment

Age	Years 5	6	7	8
21	503.56	619.05	740.09	866.98
22	503.46	618.95	740.01	866.92
23	503.35	618.85	739.92	866.86
24	503.24	618.74	739.83	866.80
25	503.12	618.62	739.73	866.74
26	503.00	618.50	739.63	866.68
27	502.87	618.37	739.52	866.62
28	502.72	618.22	739.39	866.54
29	502.56	618.07	739.26	866.45
30	502.39	617.91	739.12	866.36
31	502.21	617.74	738.98	866.27
32	502.02	617.56	738.83	866.18
33	501.83	617.37	738.67	866.08
34	501.63	617.17	738.51	865.98
35	501.42	616.97	738.35	865.88
36	501.21	616.77	738.18	865.78
37	501.01	616.58	738.01	865.67
38	500.82	616.38	737.82	865.54
39	500.63	616.16	737.61	865.39
40	500.42	615.91	737.37	865.22
41	500.19	615.62	737.08	865.02
42	499.85	615.26	736.73	864.79
43	499.44	614.81	736.33	864.52
44	498.93	614.28	735.86	864.21
45	498.33	613.67	735.33	863.86
46	497.65	612.99	734.73	863.47
47	496.91	612.24	734.07	863.04
48	496.11	611.42	733.35	862.58
49	495.23	610.52	732.57	862.08
50	494.26	609.55	731.72	861.56
51	493.20	608.49	730.80	860.94
52	492.06	607.34	729.80	860.30
53	490.84	606.09	728.71	859.60
54	489.53	604.75	727.52	858.83
55	488.12	603.30	726.23	857.99
56	486.60	601.72	724.82	857.07
57	484.95	600.02	723.28	856.06
58	483.14	598.11	721.58	854.94
59	481.13	596.03	719.70	853.70
60	478.90	593.74	717.63	852.32
61	476.45	591.21	715.35	850.84

COMB. EXP.

TERMINAL RESERVES 4%

20 Year Mortuary Additions

Age.	Years 1	2	3	4	5
20	71.63	139.17	202.26	260.46	313.35
21	73.03	141.94	206.35	265.85	319.99
22	74.50	144.85	210.66	271.52	326.94
23	76.04	147.92	215.23	277.52	334.29
24	77.72	151.25	220.17	284.01	342.25
25	79.57	154.93	225.63	291.20	351.10
26	81.63	159.02	231.71	299.23	360.98
27	83.95	163.64	238.62	308.34	372.26
28	86.55	168.85	246.39	318.66	385.02
29	89.48	174.69	255.14	330.26	399.45
30	92.73	181.22	264.92	343.28	415.70
31	96.36	188.48	275.84	357.86	433.88
32	100.38	196.56	288.01	374.11	454.21
33	104.84	205.54	301.52	392.19	476.89
34	109.77	215.46	316.50	412.27	502.07
35	115.19	226.38	333.00	434.40	529.89
36	121.14	238.39	351.16	458.80	560.62
37	127.66	251.55	371.08	485.62	594.41
38	134.75	265.89	392.84	514.89	631.22
39	142.47	281.52	416.53	546.74	671.06
40	150.86	298.49	442.23	581.11	713.87
41	159.97	316.92	470.02	618.14	759.98
42	169.83	336.79	499.89	657.95	809.34
43	180.46	358.16	532.03	700.64	862.43
44	191.88	381.12	566.46	746.48	919.48
45	204.16	405.73	603.45	795.77	980.94
46	217.30	432.15	643.17	848.78	1047.07
47	231.39	460.46	685.80	905.68	1118.09
48	246.46	490.79	731.46	966.66	1194.24
49	262.53	523.13	780.19	1031.77	1275.57
50	279.60	557.49	831.97	1100.98	1362.19
51	297.68	593.89	886.85	1174.46	1454.16
52	316.75	632.32	944.87	1252.15	1551.49
53	336.81	672.78	1005.96	1334.01	1654.28
54	357.83	715.18	1070.03	1420.04	1762.30
55	379.76	759.46	1137.06	1510.05	1875.38
56	402.55	805.54	1206.82	1603.77	1993.08
57	426.13	853.21	1279.02	1700.73	2114.96
58	450.40	902.31	1353.35	1800.66	2240.69
59	475.26	952.58	1429.55	1903.19	2369.87
60	500.54	1003.75	1507.17	2007.75	2501.76

COMB. EXP.

TERMINAL RESERVES 4%

20 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	360.47	401.25	435.13	461.44	479.52
21	368.24	410.07	444.84	471.93	490.56
22	376.39	419.29	455.03	482.88	502.13
23	384.99	429.05	465.77	494.47	514.32
24	394.34	439.63	477.48	507.08	527.67
25	404.72	451.46	490.56	521.29	542.85
26	416.39	464.75	505.37	537.48	560.17
27	429.72	480.04	522.51	556.27	580.46
28	444.87	497.51	542.13	577.92	604.00
29	462.07	517.36	564.54	602.78	631.09
30	481.44	539.80	589.99	631.06	662.07
31	503.21	565.11	618.70	663.10	697.35
32	527.61	593.50	651.04	699.32	737.25
33	554.84	625.28	687.34	740.01	782.02
34	585.17	660.76	727.89	785.39	831.52
35	618.73	700.03	772.71	835.15	885.35
36	655.81	743.36	821.80	889.27	943.72
37	696.52	790.62	875.01	947.79	1006.34
38	740.61	841.52	932.20	1010.23	1073.31
39	788.09	896.24	993.29	1077.10	1145.07
40	839.06	954.66	1058.69	1148.73	1222.13
41	893.70	1017.48	1129.08	1226.04	1305.38
42	952.37	1084.99	1204.92	1309.41	1395.26
43	1015.53	1157.85	1286.84	1399.57	1492.56
44	1083.55	1236.35	1375.20	1496.89	1597.67
45	1156.86	1321.04	1470.58	1602.03	1711.62
46	1235.79	1412.29	1573.43	1715.73	1834.81
47	1320.61	1510.39	1684.28	1838.27	1967.82
48	1411.60	1615.89	1803.48	1970.25	2111.59
49	1509.00	1728.80	1931.25	2112.16	2266.23
50	1612.72	1849.19	2067.84	2263.91	2431.77
51	1722.96	1977.48	2213.45	2425.82	2608.17
52	1839.90	2113.58	2368.05	2597.57	2795.54
53	1963.42	2257.46	2531.34	2779.19	2993.78
54	2093.31	2408.64	2703.13	2970.38	3202.86
55	2229.21	2567.01	2883.20	3171.16	3422.70
56	2370.82	2732.14	3071.28	3381.12	3652.94
57	2517.56	2903.54	3266.75	3599.65	3893.15
58	2669.18	3080.86	3469.27	3826.60	4143.09
59	2825.14	3263.52	3678.36	4061.37	4402.50
60	2984.59	3450.65	3892.96	4303.06	4670.62

COMB. EXP.

TERMINAL RESERVES

4%

20 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	488.54	487.73	476.10	452.72	416.59
21	499.98	499.25	487.49	463.74	426.79
22	511.88	511.30	499.46	475.22	437.51
23	524.49	524.13	512.14	487.49	449.06
24	538.42	538.29	526.29	501.36	462.19
25	554.26	554.60	542.82	517.70	478.00
26	572.54	573.61	562.21	537.17	497.26
27	594.15	596.23	585.58	561.04	521.12
28	619.31	622.80	613.35	589.56	549.72
29	648.47	653.86	645.93	623.05	582.77
30	682.02	689.65	683.44	661.08	619.68
31	720.27	730.42	725.65	703.25	660.38
32	763.48	775.98	772.24	749.56	704.26
33	811.49	826.07	823.24	799.52	751.75
34	864.09	880.73	878.21	853.52	803.08
35	921.08	939.33	937.27	911.52	858.40
36	982.33	1002.46	1000.92	974.25	918.24
37	1048.20	1070.37	1069.61	1041.96	982.89
38	1118.65	1143.21	1143.27	1114.58	1052.17
39	1194.35	1221.48	1222.48	1192.69	1126.68
40	1275.68	1305.65	1307.69	1276.73	1207.27
41	1363.64	1396.78	1400.06	1368.35	1295.06
42	1458.72	1495.38	1500.46	1467.86	1390.71
43	1561.74	1602.68	1609.71	1576.47	1495.94
44	1673.45	1718.99	1728.41	1695.21	1611.09
45	1794.53	1845.34	1858.06	1825.02	1737.26
46	1925.69	1982.86	1999.26	1966.67	1874.52
47	2067.87	2132.00	2152.64	2120.14	2023.54
48	2221.64	2293.53	2318.44	2286.38	2184.98
49	2387.24	2467.19	2497.00	2465.43	2359.36
50	2564.23	2653.06	2688.12	2657.53	2546.50
51	2753.10	2851.48	2892.62	2863.22	2747.16
52	2953.80	3062.77	3110.57	3082.75	2961.88
53	3166.58	3287.01	3342.22	3316.70	3190.97
54	3391.24	3524.13	3587.81	3565.07	3435.18
55	3627.82	3774.47	3847.53	3828.79	3695.89
56	3876.23	4037.79	4121.76	4108.64	3973.36
57	4135.84	4313.98	4410.70	4404.35	4267.86
58	4406.93	4603.66	4714.72	4716.92	4580.65
59	4689.49	4906.55	5034.01	5046.75	4912.70
60	4982.39	5221.82	5367.81	5393.46	5263.49

COMB. EXP.

TERMINAL RESERVES 4%

20 Year Mortuary Additions

Age	Years 16	17	18	19
20	366.45	301.12	219.31	119.46
21	375.53	308.72	224.86	122.46
22	385.15	316.69	230.73	125.80
23	395.47	325.38	237.38	129.66
24	407.49	335.92	245.73	134.83
25	422.44	349.36	256.77	141.58
26	440.90	366.20	270.23	149.40
27	464.00	386.92	286.48	159.13
28	491.20	410.78	305.11	169.54
29	522.04	437.67	325.27	180.93
30	556.25	466.60	347.05	193.13
31	593.10	497.89	370.53	206.41
32	632.98	531.71	396.10	220.88
33	676.12	568.52	423.94	236.65
34	722.99	608.52	454.23	253.84
35	773.44	651.52	486.68	271.98
36	828.06	698.09	521.78	292.10
37	887.08	748.39	560.16	313.85
38	950.24	802.54	601.02	336.77
39	1018.58	860.84	645.07	362.06
40	1092.25	923.81	693.31	389.65
41	1172.84	993.62	747.02	420.98
42	1261.48	1070.51	806.54	455.11
43	1359.16	1155.66	871.98	493.00
44	1466.33	1248.49	943.53	534.07
45	1583.29	1350.13	1021.73	579.45
46	1710.86	1460.90	1107.47	629.13
47	1849.29	1581.60	1200.81	683.17
48	1999.82	1712.92	1302.58	742.58
49	2162.47	1854.98	1413.05	806.73
50	2337.16	2007.89	1531.59	875.67
51	2524.98	2172.28	1659.70	951.12
52	2726.10	2349.12	1798.59	1032.89
53	2941.63	2539.89	1948.69	1121.80
54	3172.69	2744.85	2110.76	1218.11
55	3420.08	2965.43	2286.05	1323.26
56	3684.63	3202.46	2475.73	1437.39
57	3966.68	3456.65	2679.84	1560.83
58	4268.12	3729.72	2900.93	1696.49
59	4589.83	4023.44	3141.35	1844.81
60	4932.03	4338.60	3400.42	2005.21

COMB. EXP.

TERMINAL RESERVES 4%

15 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	52.17	99.31	141.01	176.81	206.21
21	53.11	101.15	143.68	180.24	210.33
22	54.10	103.08	146.49	183.87	214.65
23	55.14	105.11	149.45	187.65	219.17
24	56.23	107.25	152.55	191.63	223.89
25	57.39	109.48	155.80	195.78	228.83
26	58.58	111.82	159.18	200.10	233.96
27	59.84	114.26	162.71	204.61	239.32
28	61.17	116.84	166.44	209.40	244.99
29	62.62	119.65	170.54	214.63	251.24
30	64.23	122.82	175.14	220.56	258.37
31	66.07	126.40	180.38	227.36	266.57
32	68.17	130.54	186.49	235.30	276.22
33	70.57	135.29	193.49	244.46	287.44
34	73.30	140.68	201.49	254.99	300.36
35	76.36	146.77	210.56	266.94	315.09
36	79.80	153.63	220.77	280.44	331.82
37	83.64	161.30	232.23	295.66	350.67
38	87.91	169.84	245.04	312.66	371.70
39	92.65	179.33	259.26	331.51	394.80
40	97.86	189.77	274.88	352.04	419.75
41	103.57	201.20	291.87	374.21	446.66
42	109.80	213.59	310.17	398.09	475.42
43	116.51	226.87	329.78	423.51	506.15
44	123.71	241.15	350.75	450.77	539.15
45	131.48	256.44	373.28	480.10	574.75
46	139.84	272.98	397.67	511.93	613.37
47	148.90	290.89	424.13	546.45	655.29
48	158.71	310.31	452.83	583.92	700.83
49	169.32	331.32	483.89	624.50	750.17
50	180.78	354.05	517.50	668.43	803.77
51	193.16	378.58	553.81	716.04	861.83
52	206.48	405.01	593.03	767.44	924.61
53	220.80	433.49	635.28	822.89	992.59
54	236.17	464.03	680.64	882.63	1065.82
55	252.56	496.65	729.23	946.59	1144.29
56	270.02	531.48	781.10	1014.92	1227.99
57	288.58	568.49	836.24	1087.48	1317.01
58	308.21	607.66	894.56	1164.32	1411.32
59	328.89	648.90	956.05	1245.40	1511.04
60	350.58	692.24	1020.70	1330.80	1616.18

COMB. EXP.

TERMINAL RESERVES 4%

15 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	228.69	243.63	250.40	248.27	236.47
21	233.36	248.73	255.74	253.68	241.70
22	238.27	254.06	261.33	259.31	247.19
23	243.37	259.60	267.12	265.16	252.80
24	248.72	265.39	273.20	271.25	258.69
25	254.28	271.45	279.49	277.61	264.88
26	260.09	277.70	286.02	284.19	271.21
27	266.11	284.23	292.87	291.06	277.86
28	272.52	291.21	300.15	298.43	285.06
29	279.63	298.95	308.33	306.82	293.31
30	287.77	307.92	317.94	316.76	303.30
31	297.22	318.46	329.29	328.68	315.56
32	308.45	331.04	343.02	343.37	330.81
33	321.55	345.85	359.37	360.92	349.08
34	336.72	363.14	378.51	381.49	370.12
35	354.13	383.02	400.49	404.74	393.49
36	373.92	405.56	425.08	430.37	419.11
37	396.17	430.62	452.08	458.37	446.57
38	420.74	457.99	481.45	488.38	476.14
39	447.48	487.69	512.92	520.67	507.98
40	476.29	519.35	546.59	555.23	542.21
41	507.09	553.33	582.77	592.55	579.17
42	540.14	589.83	621.80	632.81	619.10
43	575.49	629.00	663.67	676.01	661.91
44	613.56	671.19	708.79	722.56	708.01
45	654.62	716.71	757.49	772.80	758.05
46	699.22	766.20	810.47	827.76	812.72
47	747.65	819.96	868.29	887.68	872.50
48	800.29	878.65	931.37	953.23	938.43
49	857.54	942.44	1000.08	1025.10	1010.76
50	919.70	1011.84	1075.26	1103.77	1090.09
51	987.16	1087.53	1157.28	1189.74	1176.46
52	1060.41	1169.71	1246.46	1282.93	1270.28
53	1139.74	1258.84	1342.93	1383.95	1371.98
54	1225.27	1354.72	1446.89	1492.81	1481.88
55	1316.75	1457.42	1558.24	1609.67	1599.88
56	1414.47	1567.16	1677.50	1734.91	1726.49
57	1518.43	1684.15	1804.74	1868.70	1862.10
58	1628.83	1808.50	1940.17	2011.48	2006.96
59	1745.64	1940.27	2084.04	2163.33	2161.65
60	1869.00	2079.77	2236.57	2324.97	2327.21

COMB. EXP.

TERMINAL RESERVES 4%

15 Year Mortuary Additions

Age	Years 11	12	13	14
20	214.13	180.38	134.14	74.38
21	218.98	184.49	137.24	76.18
22	223.98	188.76	140.51	77.99
23	229.14	193.20	143.81	79.81
24	234.59	197.82	147.30	81.83
25	240.25	202.67	151.01	83.91
26	246.06	207.67	154.74	85.97
27	252.22	212.92	158.70	88.27
28	258.87	218.67	163.22	90.95
29	266.67	225.71	168.95	94.60
30	276.44	234.76	176.57	99.36
31	288.59	246.17	185.92	104.89
32	303.84	260.22	197.19	111.79
33	321.76	276.34	210.06	119.11
34	341.98	294.43	223.90	127.08
35	364.29	313.76	238.77	135.55
36	388.16	334.55	254.71	144.75
37	413.88	356.92	272.03	154.75
38	441.57	381.20	290.82	165.63
39	471.57	407.50	311.22	177.44
40	503.80	435.74	333.05	189.91
41	538.64	466.28	356.62	203.71
42	576.29	499.26	382.41	218.64
43	616.58	534.79	409.87	234.36
44	660.26	573.07	439.48	251.73
45	707.48	614.56	472.04	270.76
46	759.28	660.69	508.40	292.43
47	816.48	711.70	548.86	316.11
48	879.65	768.27	593.35	342.39
49	949.11	830.06	642.08	370.93
50	1024.94	897.71	695.32	402.45
51	1107.71	971.49	753.74	436.97
52	1197.55	1051.90	817.34	474.52
53	1295.31	1139.42	886.70	515.81
54	1400.97	1234.12	961.99	560.36
55	1514.48	1336.06	1042.76	608.24
56	1636.62	1445.71	1130.11	660.70
57	1767.49	1563.75	1224.89	717.56
58	1907.90	1691.24	1327.42	779.44
59	2058.70	1828.42	1438.25	846.53
60	2220.50	1976.35	1558.36	919.93

COMB. EXP.

TERMINAL RESERVES 4%

10 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	33.22	60.52	81.43	95.42	101.96
21	33.76	61.53	82.81	97.09	103.82
22	34.33	62.59	84.28	98.88	105.77
23	34.93	63.72	85.86	100.77	107.86
24	35.57	64.92	87.52	102.78	110.06
25	36.25	66.18	89.26	104.87	112.35
26	36.96	67.51	91.09	107.07	114.75
27	37.70	68.90	93.01	109.36	117.26
28	38.48	70.35	94.99	111.74	119.83
29	39.29	71.86	97.08	114.22	122.53
30	40.14	73.45	99.24	116.80	125.37
31	41.03	75.08	101.49	119.50	128.28
32	41.95	76.80	103.85	122.32	131.36
33	42.93	78.64	106.38	125.35	134.69
34	44.03	80.69	109.23	128.82	138.54
35	45.30	83.09	112.60	132.96	143.24
36	46.77	85.92	116.60	137.96	149.03
37	48.53	89.29	121.45	144.10	156.21
38	50.57	93.25	127.19	151.41	164.77
39	52.92	97.85	133.86	159.90	174.52
40	55.59	103.07	141.43	169.37	185.20
41	58.59	108.92	149.79	179.67	196.78
42	61.92	115.32	158.84	190.81	209.07
43	65.54	122.25	168.62	202.67	222.25
44	69.46	129.75	179.08	215.44	236.48
45	73.70	137.76	190.31	229.16	251.83
46	78.25	146.42	202.47	244.09	268.52
47	83.19	155.81	215.69	260.29	286.64
48	88.51	165.94	229.94	277.75	306.14
49	94.27	176.90	245.35	296.61	327.18
50	100.50	188.75	262.00	316.99	350.05
51	107.28	201.65	280.15	339.35	375.09
52	114.64	215.69	300.00	363.76	402.51
53	122.67	231.06	321.70	390.51	432.84
54	131.42	247.78	345.36	419.88	466.11
55	140.92	265.98	371.27	452.04	502.61
56	151.25	285.87	399.56	487.19	542.33
57	162.47	307.45	430.30	525.24	585.43
58	174.61	330.83	463.51	566.46	632.11
59	187.69	355.96	499.28	610.86	682.56
60	201.66	382.88	537.59	658.54	736.71

LIBRARY OF THE UNIVERSITY OF CALIFORNIA

COMB. EXP.

TERMINAL RESERVES 4%

10 Year Mortuary Additions

Age	Years 6	7	8	9
20	100.48	90.28	70.67	40.85
21	102.35	92.02	72.06	41.70
22	104.34	93.84	73.54	42.55
23	106.44	95.80	75.09	43.50
24	108.67	97.83	76.74	44.45
25	110.97	99.95	78.40	45.40
26	113.40	102.15	80.15	46.47
27	115.90	104.44	82.01	47.55
28	118.47	106.81	83.87	48.62
29	121.20	109.29	85.84	49.82
30	124.03	111.88	87.94	51.04
31	126.96	114.59	90.07	52.27
32	130.07	117.42	92.33	53.65
33	133.43	120.54	94.92	55.26
34	137.41	124.39	98.24	57.48
35	142.44	129.39	102.70	60.39
36	148.71	135.69	108.14	63.75
37	156.55	143.42	114.66	67.92
38	165.69	152.20	122.05	72.29
39	175.89	161.93	129.88	76.99
40	187.00	172.20	138.21	81.95
41	198.76	183.15	147.08	87.31
42	211.33	194.88	156.68	93.12
43	224.84	207.59	167.10	99.43
44	239.53	221.41	178.45	106.32
45	255.36	236.29	190.60	113.58
46	272.56	252.46	203.79	121.68
47	291.24	269.98	218.28	130.45
48	311.28	288.91	233.73	139.69
49	333.06	309.35	250.42	149.94
50	356.63	331.51	268.80	161.17
51	382.54	356.24	289.40	174.03
52	411.22	383.62	312.35	188.06
53	442.94	414.05	337.58	203.64
54	477.83	447.22	365.19	220.52
55	515.88	483.54	395.33	239.16
56	557.40	523.11	428.39	259.58
57	602.42	566.20	464.34	281.74
58	651.39	613.09	503.54	306.12
59	704.30	663.79	546.06	332.38
60	761.12	718.36	591.63	360.56

COMB. EXP.

MEAN RESERVES

4%

Ordinary Life

Age	Years 1	2	3	4	5
21	9.88	16.46	23.27	30.31	37.58
22	10.18	17.03	24.11	31.43	38.99
23	10.48	17.62	24.98	32.60	40.47
24	10.82	18.24	25.91	33.83	42.01
25	11.16	18.89	26.87	35.11	43.62
26	11.52	19.56	27.87	36.44	45.30
27	11.90	20.27	28.92	37.84	47.06
28	12.29	21.01	30.01	39.30	48.89
29	12.71	21.78	31.15	40.83	50.81
30	13.14	22.60	32.36	42.39	52.83
31	13.60	23.45	33.62	44.11	54.95
32	14.07	24.34	34.94	45.89	57.19
33	14.58	25.29	36.34	47.76	59.56
34	15.12	26.29	37.83	49.75	62.07
35	15.67	27.34	39.40	51.85	64.73
36	16.27	28.46	41.06	54.08	67.54
37	16.91	29.66	42.84	56.46	70.54
38	17.57	30.92	44.71	58.98	73.72
39	18.29	32.26	46.72	61.66	77.05
40	19.05	33.70	48.85	64.47	80.51
41	19.86	35.22	51.10	67.35	84.02
42	20.71	36.79	53.32	70.25	87.54
43	21.58	38.38	55.59	73.15	91.05
44	22.49	39.99	57.85	76.04	94.56
45	23.43	41.60	60.12	78.96	98.11
46	24.39	43.24	62.42	81.92	101.75
47	25.39	44.94	64.81	85.00	105.47
48	26.44	46.70	67.29	88.17	109.32
49	27.54	48.56	69.86	91.44	113.28
50	28.70	50.46	72.50	94.80	117.35
51	29.91	52.44	75.23	98.27	121.55
52	31.17	54.49	78.06	101.86	125.87
53	32.50	56.63	81.00	105.58	130.35
54	33.91	58.87	84.06	109.44	135.00
55	35.38	61.20	87.23	113.44	139.81
56	36.92	63.64	90.54	117.60	144.75
57	38.57	66.20	94.01	121.90	149.81
58	40.29	68.88	97.56	126.27	154.95
59	42.11	71.64	101.18	130.70	160.14
60	44.00	74.45	104.87	135.19	165.37
61	45.99	77.36	108.64	139.76	170.68
62	48.06	80.36	112.49	144.40	176.03
63	50.25	83.46	116.44	149.12	181.43
64	52.55	86.66	120.47	153.90	186.90
65	54.96	89.96	124.57	158.75	192.46
66	57.47	93.35	128.77	163.72	198.14

COMB. EXP.

MEAN RESERVES

4%

Ordinary Life

Age	Years 6	7	8	9	10
21	45.09	52.86	60.87	69.15	77.70
22	46.81	54.88	63.21	71.81	80.70
23	48.59	56.98	65.65	74.59	83.82
24	50.46	59.18	68.19	77.49	87.08
25	52.41	61.48	70.85	80.51	90.49
26	54.45	63.88	73.62	83.67	94.05
27	56.57	66.38	76.52	86.99	97.79
28	58.79	69.01	79.56	90.46	101.71
29	61.12	71.77	82.75	94.11	105.84
30	63.57	74.66	86.12	97.96	110.18
31	66.15	77.71	89.66	102.01	114.77
32	68.87	80.93	93.40	106.29	119.62
33	71.75	84.34	97.36	110.83	124.74
34	74.80	87.96	101.56	115.62	130.12
35	78.03	91.79	106.00	120.66	135.72
36	81.46	95.84	110.67	125.91	141.51
37	85.10	100.11	115.53	131.33	147.46
38	88.92	104.53	120.53	136.86	153.50
39	92.88	109.09	125.65	142.50	159.65
40	96.94	113.72	130.82	148.21	165.89
41	101.05	118.39	136.04	153.97	172.20
42	105.15	123.07	141.28	159.79	178.55
43	109.25	127.74	146.56	165.63	184.94
44	113.37	132.49	151.88	171.52	191.39
45	117.57	137.30	157.28	177.50	197.94
46	121.83	142.18	162.77	183.59	204.61
47	126.21	147.19	168.40	189.83	211.44
48	130.71	152.34	174.19	196.23	218.43
49	135.35	157.65	180.13	202.79	225.62
50	140.12	163.08	186.22	209.53	232.97
51	145.02	168.67	192.49	216.45	240.50
52	150.07	174.44	198.95	223.54	248.15
53	155.30	180.39	205.56	230.76	255.93
54	160.71	186.50	212.32	238.11	263.82
55	166.26	192.73	219.18	245.54	271.78
56	171.93	199.07	226.13	253.06	279.81
57	177.70	205.50	233.17	260.65	287.88
58	183.53	211.99	240.25	268.24	295.93
59	189.42	218.51	247.33	275.82	303.97
60	195.34	225.03	254.40	283.39	312.00
61	201.30	231.58	261.50	291.00	320.06
62	207.30	238.17	268.63	298.63	328.14
63	213.34	244.82	275.83	306.31	336.27
64	219.46	251.54	283.08	314.06	344.45
65	225.68	258.34	290.42	321.89	352.70
66	231.99	265.24	297.85	329.80	361.05

COMB. EXP.

MEAN RESERVES

4%

Ordinary Life

Age	Years 11	12	13	14	15
21	86.52	95.64	105.04	114.74	124.76
22	89.87	99.33	109.10	119.19	129.60
23	93.35	103.19	113.34	123.83	134.66
24	96.98	107.22	117.77	128.69	139.96
25	100.79	111.43	122.42	133.78	145.52
26	104.77	115.85	127.30	139.12	151.34
27	108.96	120.49	132.41	144.73	157.47
28	113.35	125.36	137.78	150.63	163.91
29	117.96	130.49	143.45	156.84	170.65
30	122.83	135.90	149.42	163.34	177.66
31	127.96	141.60	155.67	170.11	184.92
32	133.38	147.58	162.18	177.12	192.38
33	139.08	153.82	168.91	184.33	200.04
34	145.02	160.27	175.85	191.72	207.86
35	151.15	166.90	182.95	199.27	215.87
36	157.45	173.68	190.19	206.98	224.04
37	163.89	180.60	197.59	214.85	232.36
38	170.43	187.61	205.13	222.85	240.81
39	177.09	194.81	212.77	230.97	249.38
40	183.85	202.07	220.52	239.19	258.06
41	190.68	209.40	228.34	247.49	266.83
42	197.56	216.79	236.23	255.86	275.67
43	204.48	224.23	244.19	264.31	284.58
44	211.48	231.77	252.23	272.84	293.62
45	218.58	239.40	260.39	281.52	302.78
46	225.81	247.18	268.70	290.34	312.06
47	233.21	255.14	277.20	299.33	321.48
48	240.80	263.29	285.86	308.44	331.01
49	248.57	271.60	294.66	317.68	340.63
50	256.49	280.03	303.55	327.00	350.33
51	264.56	288.59	312.56	336.40	360.09
52	272.74	297.25	321.64	345.87	369.88
53	281.03	306.00	330.80	355.37	379.67
54	289.41	314.82	340.00	364.89	389.48
55	297.84	323.67	349.19	374.41	399.28
56	306.31	332.52	358.40	383.92	409.07
57	314.79	341.38	367.60	393.44	418.85
58	323.27	350.23	376.80	402.92	428.58
59	331.72	359.07	385.96	412.37	438.28
60	340.17	367.88	395.10	421.79	447.93
61	348.64	376.71	404.24	431.20	457.59
62	357.12	385.55	413.38	440.62	467.25
63	365.64	394.42	422.56	450.08	476.94
64	374.21	403.33	431.79	459.58	486.64
65	382.85	412.32	441.09	469.12	496.40
66	391.59	421.41	450.46	478.77	506.30

COMB. EXP.

MEAN RESERVES

4%

Ordinary Life

Age	Years 16	17	18	19	20
21	135.12	145.81	156.87	168.27	180.07
22	140.36	151.49	162.97	174.85	187.13
23	145.86	157.42	169.38	181.75	194.52
24	151.61	163.65	176.10	188.97	202.24
25	157.65	170.19	183.16	196.52	210.26
26	163.98	177.05	190.51	204.35	218.53
27	170.64	184.21	198.16	212.45	227.04
28	177.59	191.66	206.06	220.77	235.76
29	184.83	199.36	214.20	229.31	244.69
30	192.32	207.29	222.54	238.06	253.83
31	200.03	215.42	231.08	247.00	263.17
32	207.92	223.74	230.81	256.15	272.71
33	216.01	232.25	248.75	265.48	282.43
34	224.28	240.95	257.86	274.99	292.32
35	232.72	249.82	267.14	284.67	302.38
36	241.33	258.85	276.58	294.50	312.59
37	250.10	268.04	286.17	304.49	322.96
38	258.98	277.34	295.89	314.60	333.46
39	267.99	286.79	305.74	324.85	344.09
40	277.11	296.34	315.71	335.22	354.84
41	286.32	305.98	325.78	345.69	365.66
42	295.62	315.73	335.94	356.22	376.52
43	305.01	325.55	346.16	366.79	387.39
44	314.50	335.46	356.43	377.38	398.28
45	324.10	345.45	366.77	388.02	409.18
46	333.80	355.51	377.16	398.70	420.09
47	343.60	365.66	387.61	409.42	431.02
48	353.50	375.89	398.12	420.15	441.93
49	363.48	386.17	408.65	430.88	452.83
50	373.50	396.46	419.16	441.59	463.70
51	383.55	406.76	429.67	452.28	474.54
52	393.61	417.05	440.17	462.94	485.35
53	403.67	427.34	450.66	473.58	496.11
54	413.73	437.62	461.11	484.19	506.82
55	423.78	447.87	471.53	494.74	517.48
56	433.80	458.09	481.91	505.24	528.10
57	443.80	468.27	492.24	515.69	538.62
58	453.75	478.40	502.52	526.09	549.10
59	463.66	488.48	512.74	536.43	559.51
60	473.51	498.52	522.93	546.70	569.85
61	483.37	508.55	533.07	556.94	580.20
62	493.24	518.56	543.20	567.20	590.63
63	503.10	528.57	553.38	577.59	601.29
64	512.99	538.66	563.69	588.22	612.35
65	522.98	548.91	574.30	599.28	623.99
66	533.09	559.49	585.35	611.01	636.36

COMB. EXP.

MEAN RESERVES 4%

19 Payment Life

Age	Years 1	2	3	4	5
21	16.74	30.52	44.87	59.82	75.38
22	17.10	31.21	45.90	61.20	77.12
23	17.47	31.92	46.96	62.62	78.93
24	17.86	32.66	48.06	64.10	80.79
25	18.26	33.42	49.19	65.61	82.70
26	18.67	34.20	50.36	67.18	84.68
27	19.09	35.00	51.56	68.78	86.70
28	19.53	35.83	52.80	70.44	88.80
29	19.98	36.69	54.07	72.15	90.95
30	20.45	37.58	55.39	73.91	93.18
31	20.94	38.49	56.75	75.73	95.49
32	21.44	39.44	58.16	77.63	97.89
33	21.97	40.43	59.63	79.60	100.38
34	22.51	41.46	61.16	81.65	102.98
35	23.08	42.53	62.75	83.79	105.69
36	23.68	43.65	64.42	86.03	108.52
37	24.30	44.83	66.17	88.38	111.50
38	24.96	46.06	68.01	90.85	114.61
39	25.64	47.36	69.94	93.43	117.84
40	26.37	48.73	71.97	96.11	121.14
41	27.14	50.16	74.06	98.83	124.45
42	27.94	51.63	76.17	101.54	127.73
43	28.75	53.09	78.24	104.19	130.94
44	29.58	54.55	80.29	106.80	134.10
45	30.44	56.00	82.30	109.37	137.23
46	31.29	57.43	84.30	111.93	140.35
47	32.18	58.89	86.34	114.54	143.51
48	33.10	60.39	88.42	117.18	146.69
49	34.05	61.94	90.53	119.85	149.91
50	35.04	63.51	92.68	122.54	153.14
51	36.07	65.13	94.85	125.27	156.41
52	37.14	66.79	97.08	128.05	159.72
53	38.25	68.49	99.37	130.88	163.08
54	39.43	70.27	101.71	133.79	166.53
55	40.65	72.10	104.13	136.77	170.05
56	41.94	74.01	106.64	139.85	173.63
57	43.31	76.03	109.26	143.01	177.25
58	44.76	78.12	111.94	146.19	180.87
59	46.28	80.28	114.65	149.39	184.49
60	47.87	82.48	117.39	152.60	188.10
61	49.55	84.76	120.20	155.86	191.73

COMB. EXP.

MEAN RESERVES

4%

19 Payment Life

Age	Years 6	7	8	9	10
21	91.58	108.46	126.05	144.37	163.45
22	93.71	110.98	128.97	147.71	167.24
23	95.90	113.58	131.99	151.17	171.15
24	98.17	116.26	135.10	154.72	175.17
25	100.49	119.02	138.30	158.39	179.32
26	102.89	121.85	141.60	162.17	183.60
27	105.36	124.77	144.99	166.05	188.00
28	107.90	127.79	148.50	170.08	192.56
29	110.52	130.90	152.12	174.23	197.27
30	113.24	134.12	155.87	178.53	202.15
31	116.05	137.46	159.76	183.00	207.22
32	118.97	140.93	163.80	187.64	212.49
33	122.02	144.54	168.01	192.48	217.97
34	125.18	148.30	172.40	197.50	223.64
35	128.48	152.23	176.96	202.70	229.45
36	131.94	156.33	181.70	208.05	235.39
37	135.56	160.58	186.56	213.50	241.42
38	139.31	164.94	191.51	219.01	247.48
39	143.15	169.38	196.51	224.56	253.57
40	147.05	173.83	201.50	230.10	259.67
41	150.92	178.25	206.46	235.61	265.74
42	154.75	182.63	211.41	241.11	271.79
43	158.50	186.93	216.25	246.50	277.74
44	162.22	191.20	221.07	251.87	283.66
45	165.90	195.43	225.85	257.19	289.52
46	169.58	199.65	230.60	262.48	295.36
47	173.28	203.89	235.37	267.78	301.19
48	177.00	208.13	240.14	273.07	307.01
49	180.74	212.40	244.92	278.37	312.83
50	184.50	216.67	249.70	283.66	318.63
51	188.29	220.97	254.51	288.97	324.40
52	192.12	225.32	259.35	294.26	330.11
53	196.01	229.70	264.19	299.51	335.74
54	199.97	234.12	269.02	304.72	341.30
55	203.96	238.53	273.80	309.83	346.72
56	207.98	242.94	278.55	314.88	352.03
57	212.01	247.32	283.24	319.82	357.19
58	216.01	251.65	287.83	324.63	362.16
59	219.99	255.92	292.32	329.30	366.96
60	223.93	260.10	296.70	333.80	371.58
61	227.85	264.25	300.99	338.22	376.08

COMB. EXP.

MEAN RESERVES

4%

19 Payment Life

	Years				
Age	11	12	13	14	15
21	183.35	204.08	225.70	248.25	271.77
22	187.59	208.79	230.91	253.98	278.05
23	191.97	213.67	236.30	259.91	284.55
24	196.48	218.69	241.86	266.03	291.25
25	201.13	223.87	247.59	272.34	298.18
26	205.93	229.22	253.52	278.87	305.35
27	210.88	234.74	259.63	285.61	312.74
28	216.00	240.45	265.96	292.60	320.41
29	221.29	246.36	272.51	299.81	328.29
30	226.79	252.49	279.30	307.27	336.40
31	232.49	258.84	286.31	314.92	344.69
32	238.40	265.41	293.51	322.74	353.14
33	244.53	272.16	300.88	330.73	361.72
34	250.81	279.05	308.37	338.80	370.40
35	257.23	286.05	315.94	346.96	379.18
36	263.74	293.13	323.60	355.22	388.06
37	270.33	300.28	331.33	363.55	397.02
38	276.94	307.46	339.10	371.93	406.02
39	283.60	314.69	346.92	380.35	415.06
40	290.26	321.93	354.74	388.78	424.13
41	296.89	329.13	362.53	397.17	433.16
42	303.51	336.32	370.31	405.58	442.21
43	310.01	343.40	377.98	413.86	451.15
44	316.50	350.46	385.63	422.14	460.10
45	322.92	357.45	393.21	430.35	468.98
46	329.30	364.40	400.77	438.52	477.79
47	335.68	371.34	408.29	446.63	486.52
48	342.04	378.25	415.74	454.65	495.13
49	348.38	385.11	423.11	462.55	503.61
50	354.66	391.85	430.33	470.27	511.88
51	360.87	398.50	437.43	477.84	519.97
52	366.99	405.02	444.37	485.22	527.84
53	372.99	411.38	451.09	492.34	535.42
54	378.87	417.58	457.62	499.24	542.75
55	384.58	423.56	463.89	505.83	549.76
56	390.12	429.33	469.90	512.14	556.47
57	395.47	434.87	475.65	518.17	562.85
58	400.59	440.15	481.12	523.86	568.87
59	405.52	445.20	486.31	529.25	574.56
60	410.22	449.98	491.18	534.28	579.84
61	414.76	454.55	495.81	539.00	584.78

COMB. EXP.

MEAN RESERVES

4%

19 Payment Life

	Years			
Age	16	17	18	19
21	296.33	321.97	348.75	376.73
22	303.18	329.42	356.83	385.50
23	310.28	337.15	365.22	394.57
24	317.59	345.11	373.88	403.95
25	325.16	353.36	382.83	413.61
26	333.00	361.89	392.07	423.55
27	341.08	370.66	401.53	433.72
28	349.43	379.69	411.24	444.11
29	357.97	388.90	421.12	454.68
30	366.74	398.32	431.20	465.45
31	375.66	407.89	441.43	476.39
32	384.73	417.60	451.82	487.51
33	393.95	427.47	462.39	498.78
34	403.26	437.45	473.06	510.21
35	412.68	447.54	483.86	521.76
36	422.20	457.73	494.77	533.44
37	431.81	468.03	505.79	545.23
38	441.46	478.37	516.87	557.13
39	451.17	488.78	528.04	569.12
40	460.90	499.23	539.27	581.20
41	470.61	509.68	550.53	593.35
42	480.36	520.18	561.85	605.53
43	490.01	530.60	573.09	617.73
44	499.68	541.03	584.36	629.92
45	509.25	551.35	595.52	642.06
46	518.74	561.60	606.61	654.15
47	528.15	571.74	617.62	666.15
48	537.41	581.75	628.49	678.05
49	546.52	591.60	639.21	689.81
50	555.41	601.21	649.70	701.43
51	564.10	610.62	660.00	712.88
52	572.55	619.79	670.10	724.16
53	580.70	628.66	679.92	735.27
54	588.59	637.28	689.52	746.17
55	596.14	645.56	698.80	756.86
56	603.37	653.53	707.79	767.33
57	610.26	661.15	716.49	777.57
58	616.78	668.40	724.83	787.57
59	622.93	675.29	732.88	797.37
60	628.65	681.75	740.53	806.88
61	634.00	687.82	747.81	816.16

COMB. EXP.

MEAN RESERVES

4%

14 Payment Life

Age.	Years 1	2	3	4	5
21	21.30	39.87	59.23	79.42	100.49
22	21.75	40.73	60.52	81.16	102.70
23	22.20	41.61	61.85	82.96	104.98
24	22.68	42.53	63.23	84.81	107.33
25	23.16	43.47	64.65	86.73	109.75
26	23.67	44.45	66.11	88.69	112.25
27	24.19	45.45	67.61	90.72	114.82
28	24.73	46.48	69.16	92.81	117.46
29	25.28	47.55	70.76	94.96	120.19
30	25.85	48.65	72.40	97.17	123.00
31	26.45	49.78	74.10	99.46	125.90
32	27.06	50.95	75.85	101.81	128.89
33	27.69	52.16	77.67	104.26	132.00
34	28.35	53.41	79.54	106.79	135.22
35	29.02	54.71	81.49	109.42	138.55
36	29.73	56.07	83.52	112.15	142.03
37	30.47	57.47	85.63	114.99	145.64
38	31.24	58.94	87.83	117.96	149.40
39	32.04	60.48	90.13	121.06	153.29
40	32.88	62.09	92.53	124.25	157.26
41	33.77	63.76	95.00	127.49	161.26
42	34.68	65.48	97.48	130.73	165.23
43	35.62	67.19	99.95	133.93	169.15
44	36.57	68.89	102.38	137.07	173.03
45	37.54	70.59	104.78	140.19	176.87
46	38.51	72.25	107.16	143.29	180.70
47	39.50	73.95	109.56	146.41	184.55
48	40.52	75.67	111.99	149.54	188.39
49	41.57	77.40	114.41	152.66	192.21
50	42.65	79.18	116.87	155.80	196.05
51	43.76	80.96	119.32	158.93	199.87
52	44.89	82.75	121.78	162.06	203.66
53	46.05	84.58	124.26	155.18	207.45
54	47.27	86.44	126.76	168.33	211.26
55	48.51	88.32	129.28	171.50	215.97
56	49.80	90.25	131.84	174.67	218.83
57	51.15	92.25	134.46	177.87	222.56
58	52.56	94.28	137.07	181.00	226.19
59	54.03	96.33	139.64	184.06	229.71
60	55.53	98.37	142.17	187.03	233.09
61	57.10	100.44	144.69	189.95	236.36

COMB. EXP.

MEAN RESERVES

4%

14 Payment Life

Age	Years 6	7	8	9	10
21	122.47	145.41	169.34	194.33	220.42
22	125.17	148.61	173.08	198.62	225.28
23	127.95	151.92	176.93	203.04	230.30
24	130.82	155.32	180.90	207.59	235.46
25	133.77	158.83	184.98	212.28	240.79
26	136.82	162.45	189.20	217.13	246.29
27	139.95	166.17	193.54	222.12	251.96
28	143.18	170.01	198.02	227.27	257.82
29	146.51	173.98	202.65	232.59	263.87
30	149.94	178.06	207.41	238.08	270.11
31	153.49	182.29	212.35	243.76	276.58
32	157.15	186.64	217.44	249.62	283.26
33	160.95	191.17	222.74	255.72	290.19
34	164.88	195.85	228.21	262.01	297.32
35	168.96	200.72	233.89	268.52	304.65
36	173.22	205.78	239.76	275.20	312.14
37	177.63	211.00	245.77	282.01	319.74
38	182.19	216.34	251.90	288.91	327.44
39	186.85	221.78	258.10	295.88	335.20
40	191.58	227.26	264.33	302.89	343.02
41	196.32	232.74	270.57	309.92	350.89
42	201.03	238.19	276.80	316.95	358.76
43	205.68	243.61	283.01	323.98	366.64
44	210.31	249.00	289.19	330.99	374.50
45	214.91	254.37	295.35	337.97	382.36
46	219.48	259.70	301.47	344.92	390.19
47	224.06	265.04	307.60	351.88	398.02
48	228.63	270.36	313.71	358.80	405.82
49	233.17	275.64	319.75	365.67	413.57
50	237.72	280.93	325.81	372.55	421.33
51	242.23	286.16	331.82	379.36	428.99
52	246.72	291.38	337.78	386.09	436.53
53	251.20	296.55	343.66	392.71	443.94
54	255.67	301.68	349.45	399.20	451.20
55	260.09	306.71	355.11	405.53	458.26
56	264.42	311.60	360.59	411.64	465.07
57	268.68	316.39	365.92	417.55	471.66
58	272.79	320.98	371.01	423.20	477.94
59	276.74	325.36	375.85	428.54	483.88
60	280.50	329.50	380.39	433.54	489.47
61	284.10	333.42	384.65	438.24	494.73

COMB. EXP.

MEAN RESERVES

4%

14 Payment Life

Age	Years 11	12	13	14
21	247.67	276.12	305.86	336.94
22	253.13	282.21	312.61	344.39
23	258.77	288.51	319.59	352.08
24	264.58	295.00	326.79	360.03
25	270.57	301.69	334.22	368.24
26	276.76	308.61	341.90	376.73
27	283.15	315.74	349.83	385.50
28	289.75	323.13	358.04	394.57
29	296.56	330.75	366.52	403.95
30	303.60	338.63	375.28	413.61
31	310.90	346.80	384.33	423.55
32	318.43	355.18	393.59	433.72
33	326.21	363.83	403.10	444.11
34	334.17	372.64	412.78	454.68
35	342.33	381.63	422.63	465.45
36	350.64	390.77	432.65	476.39
37	359.05	400.04	442.81	487.51
38	367.57	409.42	453.11	498.78
39	376.17	418.90	463.53	510.21
40	384.85	428.48	474.06	521.76
41	393.58	438.13	484.69	533.44
42	402.33	447.82	495.38	545.23
43	411.11	457.55	506.16	557.13
44	419.89	467.32	516.98	569.12
45	428.68	477.10	527.86	581.20
46	437.44	486.88	538.76	593.35
47	446.21	496.69	549.70	605.53
48	454.97	506.49	560.63	617.73
49	463.67	516.21	571.49	629.92
50	472.36	525.93	582.36	642.06
51	480.93	535.51	593.10	654.15
52	489.38	544.96	603.72	666.15
53	497.66	554.25	614.18	678.05
54	505.78	563.37	624.49	689.81
55	513.69	572.27	634.60	701.43
56	521.31	580.88	644.44	712.88
57	528.69	589.25	654.08	724.16
58	535.76	597.32	663.47	735.27
59	542.48	605.05	672.55	746.17
60	548.83	612.42	681.31	756.86
61	554.82	619.44	689.75	767.33

COMB. EXP.

MEAN RESERVES 4%

9 Payment Life

Age	Years 1	2	3	4	5
21	31.23	60.19	90.46	122.07	155.12
22	31.86	61.43	92.33	124.61	158.36
23	32.51	62.70	94.26	127.23	161.69
24	33.17	64.02	96.26	129.94	165.13
25	33.86	65.38	98.32	132.73	168.69
26	34.57	66.79	100.44	135.60	172.35
27	35.31	68.23	102.63	138.57	176.13
28	36.07	69.72	104.88	141.62	180.02
29	36.86	71.26	107.21	144.77	184.04
30	37.66	72.85	109.61	148.02	188.18
31	38.50	74.48	112.08	151.37	192.45
32	39.36	76.17	114.63	154.83	196.86
33	40.25	77.91	117.26	158.40	201.42
34	41.17	79.70	119.96	162.07	206.11
35	42.13	81.57	122.79	165.90	211.00
36	43.11	83.49	125.71	169.85	216.04
37	44.13	85.48	128.71	173.93	221.26
38	45.19	87.54	131.83	178.17	226.66
39	46.28	89·69	135.08	182.56	232.23
40	47.43	91.92	138.45	187.09	237.92
41	48.62	94.23	141.90	191.70	243.71
42	49.85	96.60	145.41	196.35	249.53
43	51.12	98.99	148.93	201.01	255.37
44	52.40	101.38	152.44	205.67	261.21
45	53.70	103.78	155.94	210.32	267.08
46	55.01	106.16	159.44	214.99	272.98
47	56.35	108.57	162.96	219.69	278.90
48	57.71	111.00	166.52	224.41	284.86
49	59.10	113.47	170.09	229.15	290.83
50	60.52	115.94	173.67	233.88	296.79
51	61.95	118.42	177.24	238.60	302.75
52	63.41	120.91	180.80	243.31	308.68
53	64.89	123.41	184.37	248.00	314.59
54	66.40	125.92	187.93	252.68	320.49
55	67.94	128.42	191.47	257.34	326.35
56	69.49	130.95	195.02	261.97	332.14
57	71.10	133.50	198.56	266.55	337.83
58	72.74	136.05	202.04	271.02	343.37
59	74.41	138.58	205.44	275.36	348.74
60	76.10	141.05	208.73	279.53	353.92
61	77.81	143.49	211.93	283.56	358.88

COMB. EXP.

MEAN RESERVES

4%

9 Payment Life

Age	Years 6	7	8	9
21	189.66	225.78	263.54	303.04
22	193.63	230.50	269.07	309.40
23	197.71	235.37	274.76	315.96
24	201.92	240.39	280.63	322.73
25	206.28	245.59	286.71	329.72
26	210.77	250.94	292.97	336.94
27	215.40	256.46	299.43	344.39
28	220.17	262.16	306.09	352.08
29	225.09	268.04	312.98	360.03
30	230.18	274.11	320.10	368.24
31	235.42	280.38	327.44	376.73
32	240.84	286.85	335.03	385.50
33	246.43	293.54	342.88	394.57
34	252.19	300.44	350.97	403.95
35	258.20	307.62	359.39	413.61
36	264.39	315.02	368.04	423.55
37	270.79	322.64	376.91	433.72
38	277.39	330.46	385.99	444.11
39	284.15	338.45	395.25	454.68
40	291.05	346.58	404.65	465.45
41	298.03	354.80	414.19	476.39
42	305.06	363.10	423.85	487.51
43	312.13	371.48	433.63	498.78
44	319.24	379.94	443.51	510.21
45	326.40	388.46	453.49	521.76
46	333.59	397.03	463.55	533.44
47	340.82	405.66	473.69	545.23
48	348.08	414.33	483.90	557.13
49	355.37	423.05	494.17	569.12
50	362.66	431.77	504.48	581.20
51	369.94	440.50	514.83	593.35
52	377.20	449.24	525.19	605.53
53	384.45	457.96	535.54	617.73
54	391.68	466.64	545.85	629.92
55	398.83	475.24	556.09	642.06
56	405.89	483.72	566.23	654.15
57	412.82	492.06	576.24	666.15
58	419.57	500.23	586.09	678.05
59	426.14	508.19	595.74	689.81
60	432.46	515.91	605.18	701.43
61	438.54	523.37	614.37	712.88

COMB. EXP.

MEAN RESERVES

4%

19 Year Endowment

Age.	Years 1	2	3	4	5
21	36.64	71.28	107.48	145.32	184.90
22	36.67	71.30	107.49	145.32	184.88
23	36.71	71.32	107.50	145.32	184.86
24	36.75	71.34	107.51	145.31	184.83
25	36.79	71.37	107.52	145.30	184.80
26	36.83	71.40	107.53	145.29	184.77
27	36.87	71.43	107.54	145.28	184.73
28	36.92	71.46	107.55	145.27	184.69
29	36.97	71.49	107.56	145.25	184.65
30	37.02	71.53	107.58	145.25	184.63
31	37.08	71.58	107.61	145.27	184.63
32	37.15	71.64	107.66	145.30	184.66
33	37.23	71.72	107.73	145.37	184.72
34	37.32	71.82	107.83	145.47	184.83
35	37.42	71.94	107.97	145.62	185.01
36	37.54	72.09	108.16	145.84	185.26
37	37.68	72.28	108.40	146.13	185.60
38	37.84	72.51	108.70	146.51	186.04
39	38.03	72.80	109.08	146.97	186.56
40	38.26	73.15	109.53	147.50	187.13
41	38.52	73.54	110.02	148.08	187.68
42	38.81	73.96	110.54	148.61	188.19
43	39.12	74.37	111.02	149.10	188.65
44	39.44	74.78	111.46	149.54	189.05
45	39.78	75.18	111.88	149.94	189.41
46	40.13	75.58	112.28	150.32	189.75
47	40.50	76.00	112.72	150.75	190.14
48	40.91	76.46	113.22	151.23	190.58
49	41.37	76.98	113.77	151.77	191.07
50	41.87	77.55	114.37	152.37	191.62
51	42.41	78.18	115.03	153.03	192.25
52	43.00	78.87	115.77	153.77	192.97
53	43.65	79.63	116.59	154.61	193.80
54	44.37	80.48	117.51	155.58	194.77
55	45.16	81.42	118.56	156.70	195.89
56	46.03	82.47	119.76	157.97	197.15
57	47.00	83.64	121.10	159.37	198.54
58	48.06	84.94	122.56	160.89	200.03
59	49.22	86.35	124.11	162.51	201.61
60	50.47	87.85	125.77	164.23	203.30
61	51.81	89.45	127.55	166.07	205.11

COMB. EXP.

MEAN RESERVES

4%

19 Year Endowment

Age	Years 6	7	8	9	10
21	226.29	269.59	314.89	362.30	411.92
22	226.25	269.53	314.81	362.20	411.80
23	226.21	269.47	314.72	362.09	411.67
24	226.16	269.39	314.63	361.97	411.52
25	226.11	269.31	314.52	361.83	411.37
26	226.05	269.22	314.40	361.69	411.20
27	225.98	269.13	314.28	361.54	411.03
28	225.91	269.04	314.16	361.40	410.87
29	225.85	268.95	314.05	361.27	410.72
30	225.81	268.88	313.96	361.16	410.59
31	225.79	268.84	313.90	361.09	410.51
32	225.80	268.84	313.89	361.08	410.50
33	225.85	268.90	313.94	361.14	410.56
34	225.97	269.03	314.08	361.30	410.71
35	226.17	269.25	314.32	361.55	410.92
36	226.47	269.58	314.64	361.86	411.16
37	226.86	269.99	315.03	362.20	411.41
38	227.33	270.46	315.47	362.53	411.63
39	227.86	270.97	315.89	362.84	411.82
40	228.43	271.45	316.28	363.11	411.97
41	228.95	271.88	316.62	363.32	412.06
42	229.40	272.24	316.89	363.45	412.07
43	229.77	272.53	317.08	363.51	412.00
44	230.08	272.76	317.21	363.50	411.86
45	230.36	272.96	317.29	363.45	411.66
46	230.65	273.16	317.35	363.38	411.42
47	230.97	273.38	317.44	363.32	411.20
48	231.33	273.63	317.56	363.28	411.00
49	231.75	273.93	317.73	363.30	410.84
50	232.23	274.29	317.96	363.37	410.72
51	232.79	274.73	318.27	363.51	410.65
52	233.44	275.28	318.68	363.73	410.62
53	234.20	275.96	319.19	364.01	410.62
54	235.15	276.76	319.80	364.36	410.67
55	236.20	277.67	320.49	364.76	410.75
56	237.36	278.68	321.25	365.22	410.85
57	238.63	279.78	322.09	365.74	410.97
58	240.01	280.96	323.00	366.30	411.10
59	241.48	282.21	323.96	366.88	411.25
60	243.04	283.55	324.98	367.50	411.43
61	244.71	284.99	326.08	368.19	411.66

COMB. EXP.

MEAN RESERVES

4%

19 Year Endowment

Age	Years 11	12	13	14	15
21	463.88	518.31	575.32	635.08	697.73
22	463.74	518.15	575.16	634.91	697.57
23	463.59	517.98	574.98	634.73	697.39
24	463.42	517.80	574.79	634.54	697.21
25	463.25	517.61	574.58	634.33	697.01
26	463.06	517.41	574.37	634.11	696.80
27	462.88	517.20	574.16	633.91	696.61
28	462.70	517.01	573.97	633.73	696.46
29	462.53	516.84	573.80	633.57	696.29
30	462.39	516.70	573.67	633.44	696.14
31	462.31	516.61	573.58	633.32	696.01
32	462.30	516.59	573.52	633.23	695.87
33	462.36	516.61	573.48	633.12	695.72
34	462.46	516.65	573.46	633.02	695.55
35	462.60	516.72	573.42	632.90	695.36
36	462.76	516.77	573.36	632.75	695.15
37	462.89	516.79	573.27	632.57	694.91
38	462.99	516.77	573.14	632.35	694.62
39	463.06	516.72	572.97	632.08	694.27
40	463.08	516.62	572.75	631.74	693.86
41	463.04	516.45	572.46	631.33	693.38
42	462.92	516.18	572.07	630.83	692.81
43	462.70	515.82	571.57	630.23	692.15
44	462.40	515.38	570.98	629.55	691.41
45	462.05	514.87	570.33	628.80	690.60
46	461.67	514.32	569.65	628.00	689.72
47	461.28	513.79	568.95	627.16	688.79
48	460.90	513.22	568.22	626.26	687.79
49	460.54	512.67	567.46	625.31	686.72
50	460.20	512.07	566.65	624.31	685.57
51	459.88	511.50	565.81	623.24	684.34
52	459.58	510.90	564.92	622.10	683.01
53	459.26	510.28	563.96	620.87	681.56
54	458.98	509.64	562.95	619.55	680.01
55	458.68	508.95	561.87	618.12	678.33
56	458.37	508.21	560.71	616.59	676.51
57	458.06	507.43	559.49	614.96	674.57
58	457.73	506.61	558.20	613.23	672.51
59	457.37	505.75	556.84	611.38	670.31
60	457.04	504.85	555.42	609.44	667.98
61	456.75	503.99	553.96	607.44	665.53

COMB. EXP.

MEAN RESERVES

4%

19 Year Endowment

Age	Years 16	17	18	19
21	763.45	832.40	904.77	980.77
22	763.30	832.28	904.70	980.77
23	763.14	832.15	904.62	980.77
24	762.97	832.02	904.54	980.77
25	762.80	831.89	904.47	980.77
26	762.63	831.76	904.40	980.77
27	762.46	831.62	904.31	980.77
28	762.32	831.50	904.24	980.77
29	762.16	831.36	904.15	980.77
30	762.02	831.23	904.06	980.77
31	761.87	831.08	903.95	980.77
32	761.70	830.92	903.83	980.77
33	761.51	830.74	903.70	980.77
34	761.30	830.54	903.57	980.77
35	761.08	830.33	903.43	980.77
36	760.84	830.10	903.27	980.77
37	760.55	829.83	903.08	980.77
38	760.22	829.52	902.87	980.77
39	759.83	829.17	902.64	980.77
40	759.39	828.77	902.38	980.77
41	758.89	828.33	902.10	980.77
42	758.32	827.83	901.78	980.77
43	757.67	827.25	901.42	980.77
44	756.93	826.60	901.00	980.77
45	756.12	825.90	900.54	980.77
46	755.25	825.14	900.05	980.77
47	754.31	824.30	899.51	980.77
48	753.28	823.39	898.90	980.77
49	752.18	822.41	898.25	980.77
50	750.99	821.34	897.54	980.77
51	749.71	820.19	896.78	980.77
52	748.32	818.96	895.95	980.77
53	746.80	817.56	895.04	980.77
54	745.16	816.07	894.05	980.77
55	743.39	814.46	892.97	980.77
56	741.48	812.70	891.78	980.77
57	739.42	810.80	890.48	980.77
58	737.21	808.76	889.08	980.77
59	734.83	806.56	887.57	980.77
60	732.30	804.22	885.94	980.77
61	729.65	801.66	884.18	980.77

COMB. EXP.

MEAN RESERVES

4%

14 Year Endowment

Age	Years 1	2	3	4	5
21	54.43	107.70	163.43	221.74	282.78
22	54.45	107.70	163.41	221.71	282.73
23	54.47	107.70	163.39	221.67	282.67
24	54.49	107.70	163.37	221.62	282.60
25	54.52	107.70	163.34	221.57	282.52
26	54.55	107.70	163.31	221.51	282.43
27	54.58	107.70	163.28	221.45	282.34
28	54.61	107.70	163.25	221.38	282.24
29	54.64	107.70	163.21	221.31	282.13
30	54.67	107.69	163.17	221.23	282.01
31	54.70	107.68	163.12	221.14	281.89
32	54.74	107.67	163.07	221.05	281.77
33	54.78	107.67	163.03	220.97	281.66
34	54.82	107.68	163.00	220.91	281.57
35	54.87	107.70	162.99	220.87	281.50
36	54.94	107.74	163.00	220.86	281.47
37	55.02	107.80	163.05	220.90	281.50
38	55.11	107.89	163.14	221.00	281.59
39	55.22	108.02	163.29	221.16	281.73
40	55.36	108.19	163.49	221.35	281.92
41	55.53	108.40	163.73	221.58	282.08
42	55.73	108.63	163.95	221.75	282.16
43	55.93	108.85	164.13	221.85	282.15
44	56.13	109.05	164.26	221.87	282.05
45	56.34	109.22	164.33	221.83	281.88
46	56.56	109.35	164.36	221.75	281.67
47	56.80	109.50	164.40	221.66	281.48
48	57.06	109.67	164.45	221.57	281.20
49	57.35	109.85	164.51	221.48	280.94
50	57.66	110.05	164.57	221.38	280.66
51	57.99	110.27	164.64	221.27	280.37
52	58.37	110.52	164.73	221.18	280.07
53	58.78	110.80	164.85	221.11	279.79
54	59.24	111.12	165.01	221.08	279.55
55	59.75	111.49	165.22	221.10	279.35
56	60.31	111.92	165.51	221.18	279.17
57	60.93	112.43	165.87	221.31	279.01
58	61.62	113.02	166.27	221.42	278.82
59	62.39	113.67	166.69	221.54	278.60
60	63.24	114.36	167.13	221.66	278.35
61	64.17	115.10	167.60	221.80	278.07

COMB. EXP.

MEAN RESERVES 4%

14 Year Endowment

Age	Years 6	7	8	9	10
21	346.68	413.60	483.66	557.06	633.98
22	346.61	413.50	483.56	556.95	633.86
23	346.52	413.39	483.44	556.83	633.73
24	346.43	413.28	483.31	556.69	633.60
25	346.33	413.16	483.17	556.54	633.45
26	346.22	413.03	483.02	556.38	633.29
27	346.10	412.88	482.86	556.21	633.12
28	345.97	412.73	482.69	556.03	632.94
29	345.83	412.57	482.51	555.84	632.75
30	345.68	412.39	482.31	555.64	632.55
31	345.53	412.21	482.11	555.43	632.35
32	345.37	412.03	481.91	555.23	632.16
33	345.23	411.87	481.73	555.05	631.99
34	345.11	411.73	481.59	554.90	631.84
35	345.03	411.63	481.49	554.79	631.70
36	345.00	411.60	481.43	554.70	631.58
37	345.03	411.62	481.41	554.61	631.43
38	345.11	411.64	481.36	554.49	631.25
39	345.22	411.67	481.29	554.34	631.03
40	345.31	411.65	481.17	554.14	630.76
41	345.37	411.60	481.02	553.87	630.42
42	345.32	411.48	480.77	553.52	630.01
43	345.19	411.24	480.41	553.08	629.51
44	344.98	410.89	479.96	552.55	628.92
45	344.69	410.46	479.43	551.93	628.24
46	344.34	409.97	478.83	551.23	627.48
47	344.00	409.47	478.17	550.46	626.67
48	343.54	408.87	477.45	549.62	625.77
49	343.11	408.26	476.68	548.73	624.82
50	342.65	407.61	475.87	547.79	623.81
51	342.17	406.93	475.03	546.80	622.73
52	341.68	406.23	474.15	545.75	621.57
53	341.19	405.53	473.23	544.64	620.33
54	340.71	404.81	472.25	543.46	618.99
55	340.24	404.06	471.21	542.19	617.55
56	339.76	403.26	470.10	540.82	615.99
57	339.26	402.41	468.91	539.33	614.28
58	338.72	401.49	467.62	537.69	612.40
59	338.12	400.47	466.19	535.87	610.32
60	337.43	399.33	464.60	533.88	608.06
61	336.68	398.07	462.87	531.74	605.64

COMB. EXP.

MEAN RESERVES 4%

14 Year Endowment

Age	Years 11	12	13	14
21	714.59	799.13	887.77	980.77
22	714.49	799.04	887.73	980.77
23	714.37	798.94	887.67	980.77
24	714.25	798.84	887.61	980.77
25	714.11	798.73	887.54	980.77
26	713.96	798.61	887.46	980.77
27	713.81	798.49	887.38	980.77
28	713.64	798.36	887.30	980.77
29	713.47	798.22	887.22	980.77
30	713.29	798.07	887.14	980.77
31	713.11	797.93	887.06	980.77
32	712.94	797.79	886.97	980.77
33	712.78	797.66	886.88	980.77
34	712.63	797.53	886.79	980.77
35	712.48	797.39	886.69	980.77
36	712.32	797.22	886.58	980.77
37	712.14	797.02	886.44	980.77
38	711.92	796.80	886.28	980.77
39	711.66	796.56	886.11	980.77
40	711.34	796.28	885.92	980.77
41	710.97	795.95	885.70	980.77
42	710.54	795.56	885.45	980.77
43	710.04	795.10	885.16	980.77
44	709.45	794.58	884.83	980.77
45	708.78	794.00	884.46	980.77
46	708.03	793.37	884.06	980.77
47	707.22	792.68	883.62	980.77
48	706.35	791.94	883.15	980.77
49	705.42	791.14	882.64	980.77
50	704.42	790.27	882.08	980.77
51	703.33	789.32	881.46	980.77
52	702.16	788.28	880.78	980.77
53	700.90	787.16	880.05	980.77
54	699.54	785.94	879.26	980.77
55	698.06	784.61	878.39	980.77
56	696.44	783.17	877.43	980.77
57	694.66	781.61	876.38	980.77
58	692.70	779.83	875.23	980.77
59	690.56	777.91	873.96	980.77
60	688.23	775.82	872.57	980.77
61	685.73	773.57	871.06	980.77

COMB. EXP.

MEAN RESERVES

4%

9 Year Endowment

Age	Years 1	2	3	4	5
21	93.12	186.93	285.14	388.00	495.73
22	93.13	186.91	285.10	387.94	495.66
23	93.14	186.89	285.06	387.88	495.59
24	93.15	186.87	285.02	387.82	495.51
25	93.16	186.85	284.97	387.75	495.43
26	93.17	186.83	284.92	387.68	495.34
27	93.18	186.81	284.87	387.60	495.25
28	93.20	186.79	284.81	387.50	495.14
29	93.22	186.76	284.74	387.40	495.02
30	93.24	186.73	284.67	387.30	494.90
31	93.26	186.70	284.59	387.20	494.77
32	93.28	186.67	284.51	387.09	494.64
33	93.30	186.63	284.42	386.97	494.50
34	93.32	186.59	284.33	386.84	494.35
35	93.34	186.55	284.24	386.71	494.20
36	93.36	186.51	284.15	386.58	494.05
37	93.39	186.48	284.07	386.47	493.92
38	93.42	186.46	284.01	386.38	493.81
39	93.47	186.46	283.98	386.31	493.71
40	93.54	186.49	283.99	386.27	493.63
41	93.63	186.55	284.02	386.21	493.51
42	93.73	186.62	284.02	386.12	493.34
43	93.84	186.66	283.98	385.98	493.09
44	93.95	186.68	283.89	385.76	492.76
45	94.06	186.66	283.73	385.47	492.37
46	94.17	186.61	283.52	385.12	491.92
47	94.29	186.55	283.28	384.74	491.43
48	94.42	186.48	283.02	384.33	490.91
49	94.57	186.41	282.74	383.88	490.34
50	94.73	186.34	282.43	383.39	489.70
51	94.90	186.25	282.09	382.85	489.00
52	95.08	186.15	281.73	382.26	488.24
53	95.28	186.05	281.35	381.62	487.43
54	95.50	185.95	280.94	380.95	486.58
55	95.75	185.85	280.51	380.26	485.69
56	96.03	185.77	280.09	379.54	484.74
57	96.35	185.71	279.67	378.77	483.71
58	96.71	185.67	279.22	377.93	482.58
59	97.11	185.62	278.72	377.01	481.32
60	97.55	185.55	278.15	375.99	479.92
61	98.03	185.48	277.52	374.87	478.39

COMB. EXP.

MEAN RESERVES

4%

9 Year Endowment

Age	Years 6	7	8	9
21	608.59	726.86	850.82	980.77
22	608.52	726.79	850.78	980.77
23	608.45	726.72	850.74	980.77
24	608.37	726.65	850.69	980.77
25	608.28	726.57	850.64	980.77
26	608.19	726.49	850.59	980.77
27	608.09	726.41	850.54	980.77
28	607.97	726.31	850.48	980.77
29	607.85	726.21	850.41	980.77
30	607.73	726.10	850.34	980.77
31	607.60	725.99	850.26	980.77
32	607.46	725.87	850.18	980.77
33	607.32	725.74	850.10	980.77
34	607.17	725.61	850.02	980.77
35	607.02	725.48	849.94	980.77
36	606.87	725.36	849.86	980.77
37	606.73	725.23	849.78	980.77
38	606.60	725.10	849.69	980.77
39	606.48	724.96	849.59	980.77
40	606.34	724.80	849.47	980.77
41	606.17	724.61	849.32	980.77
42	605.95	724.37	849.14	980.77
43	605.65	724.08	848.93	980.77
44	605.27	723.73	848.69	980.77
45	604.83	723.33	848.42	980.77
46	604.34	722.88	848.12	980.77
47	603.81	722.39	847.79	980.77
48	603.23	721.85	847.43	980.77
49	602.59	721.26	847.04	980.77
50	601.89	720.62	846.62	980.77
51	601.14	719.92	846.16	980.77
52	600.32	719.17	845.66	980.77
53	599.44	718.36	845.12	980.77
54	598.50	717.49	844.53	980.77
55	597.50	716.55	843.88	980.77
56	596.42	715.53	843.17	980.77
57	595.24	714.41	842.40	980.77
58	593.94	713.17	841.55	980.77
59	592.50	711.80	840.61	980.77
60	590.92	710.29	839.58	980.77
61	589.19	708.63	838.45	980.77

COMB. EXP.

MEAN RESERVES 4%

20 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	73.51	71.55	69.47	67.26	64.92
21	74.91	72.94	70.85	68.63	66.26
22	76.38	74.41	72.30	70.06	67.67
23	77.94	75.95	73.83	71.57	69.16
24	79.62	77.63	75.49	73.21	70.78
25	81.48	79.47	77.32	75.03	72.57
26	83.54	81.53	79.36	77.05	74.57
27	85.86	83.84	81.67	79.34	76.84
28	88.46	86.45	84.27	81.93	79.41
29	91.38	89.36	87.19	84.84	82.30
30	94.62	92.62	90.44	88.09	85.55
31	98.23	96.24	94.07	91.73	89.18
32	102.23	100.26	98.11	95.78	93.24
33	106.66	104.72	102.59	100.28	97.76
34	111.56	109.65	107.55	105.26	102.77
35	116.92	115.06	113.01	110.76	108.29
36	122.82	121.01	119.01	116.81	114.39
37	129.27	127.52	125.58	123.45	121.09
38	136.28	134.62	132.76	130.69	128.39
39	143.91	142.34	140.57	138.58	136.31
40	152.19	150.72	149.04	147.11	144.85
41	161.18	159.82	158.22	156.32	154.05
42	170.91	169.66	168.11	166.23	163.93
43	181.43	180.26	178.76	176.88	174.55
44	192.74	191.65	190.20	188.32	185.96
45	204.90	203.89	202.47	200.61	198.24
46	217.95	217.01	215.65	213.82	211.44
47	231.93	231.08	229.79	228.00	225.62
48	246.88	246.14	244.93	243.18	240.82
49	262.82	262.20	261.07	259.39	257.05
50	279.74	279.25	278.22	276.61	274.31
51	297.66	297.30	296.40	294.87	292.63
52	316.55	316.36	315.59	314.17	312.00
53	336.42	336.41	335.80	334.50	332.43
54	357.22	357.41	356.97	355.84	353.89
55	378.92	379.33	379.10	378.15	376.35
56	401.45	402.11	402.12	401.37	399.72
57	424.74	425.68	425.93	425.39	423.90
58	448.71	449.93	450.45	450.13	448.84
59	473.25	474.77	475.56	475.50	474.43
60	498.19	500.04	501.13	501.35	500.54

COMB. EXP.

MEAN RESERVES

4%

20 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	62.43	59.79	56.99	54.00	50.82
21	63.75	61.08	58.23	55.20	51.96
22	65.13	62.43	59.54	56.45	53.16
23	66.59	63.85	60.92	57.78	54.43
24	68.18	65.39	62.42	59.23	55.81
25	69.93	67.11	64.09	60.85	57.38
26	71.90	69.04	65.97	62.68	59.16
27	74.15	71.25	68.15	64.81	61.23
28	76.69	73.77	70.63	67.25	63.61
29	79.57	76.62	73.45	70.03	66.36
30	82.81	79.84	76.64	73.20	69.48
31	86.43	83.46	80.25	76.77	73.03
32	90.49	87.51	84.29	80.80	77.03
33	95.02	92.04	88.82	85.32	81.53
34	100.05	97.09	93.87	90.37	86.51
35	105.61	102.67	99.46	95.92	91.96
36	111.74	108.83	105.60	101.98	97.87
37	118.48	115.57	112.28	108.54	104.25
38	125.80	122.85	119.47	115.57	111.07
39	133.71	130.69	127.18	123.10	118.38
40	142.20	139.09	135.43	131.16	126.22
41	151.34	148.11	144.31	139.86	134.69
42	161.14	157.81	153.87	149.24	143.83
43	171.70	168.27	164.19	159.38	153.73
44	183.05	179.54	175.32	170.32	164.41
45	195.29	191.68	187.33	182.13	175.97
46	208.46	204.76	200.27	194.88	188.46
47	222.60	218.82	214.20	208.61	201.93
48	237.76	233.91	229.17	223.39	216.46
49	253.97	250.07	245.20	239.25	232.08
50	271.23	267.27	262.31	256.20	248.78
51	289.56	285.58	280.54	274.27	266.58
52	308.98	304.99	299.88	293.44	285.47
53	329.48	325.49	320.30	313.70	305.45
54	351.02	347.04	341.77	335.01	326.49
55	373.56	369.59	364.27	357.36	348.60
56	397.02	393.09	387.74	380.71	371.72
57	421.32	417.46	412.10	404.99	395.81
58	446.41	442.65	437.32	430.16	420.84
59	472.19	468.56	463.32	456.16	446.76
60	498.52	495.08	489.97	482.88	473.48

COMB. EXP.

MEAN RESERVES 4%

20 Year Mortuary Additions

	Years				
Age	11	12	13	14	15
20	47.43	43.82	39.97	35.86	31.49
21	48.51	44.83	40.91	36.71	32.24
22	49.65	45.89	41.89	37.61	33.03
23	50.85	47.02	42.93	38.55	33.88
24	52.16	48.26	44.08	39.61	34.84
25	53.66	49.68	45.42	40.85	35.97
26	55.37	51.32	46.97	42.32	37.33
27	57.38	53.26	48.83	44.09	39.00
28	59.71	55.52	51.02	46.19	40.99
29	62.40	58.15	53.58	48.65	43.30
30	65.48	61.17	56.52	51.47	45.91
31	68.99	64.62	59.85	54.61	48.79
32	72.95	68.48	63.55	58.07	51.93
33	77.36	72.75	67.61	61.83	55.32
34	82.22	77.42	72.01	65.89	59.00
35	87.50	82.46	76.74	70.27	62.95
36	93.21	87.89	81.84	74.99	67.23
37	99.34	93.73	87.34	80.09	71.86
38	105.90	99.99	93.24	85.56	76.82
39	112.94	106.72	99.59	91.45	82.16
40	120.51	113.95	106.42	97.78	87.92
41	128.70	121.78	113.82	104.67	94.19
42	137.54	130.25	121.84	112.15	101.02
43	147.12	139.45	130.57	120.30	108.49
44	157.49	149.42	140.04	129.18	116.66
45	168.72	160.23	150.35	138.88	125.60
46	180.87	171.97	161.57	149.45	135.33
47	194.01	184.68	173.74	160.90	145.87
48	208.21	198.44	186.90	173.29	157.29
49	223.48	213.23	201.05	186.63	169.60
50	239.81	229.05	216.19	200.91	182.80
51	257.22	245.93	232.37	216.20	196.93
52	275.71	263.87	249.60	232.49	212.03
53	295.29	282.90	267.89	249.82	228.12
54	315.94	303.00	287.25	268.20	245.23
55	337.66	324.18	307.70	287.66	263.43
56	360.43	346.43	329.23	308.24	282.75
57	384.20	369.72	351.85	329.94	303.19
58	408.96	394.07	375.59	352.81	324.82
59	434.69	419.47	400.45	376.86	347.69
60	461.31	445.84	426.36	402.04	371.76

COMB. EXP.

MEAN RESERVES

4%

20 Year Mortuary Additions

Age	Years 16	17	18	19	20
20	26.83	21.85	16.55	10.90	4.87
21	27.47	22.38	16.96	11.16	4.98
22	28.15	22.94	17.38	11.44	5.10
23	28.89	23.55	17.85	11.76	5.24
24	29.73	24.26	18.42	12.16	5.41
25	30.74	25.16	19.15	12.68	5.62
26	31.99	26.26	20.05	13.29	5.87
27	33.53	27.61	21.14	14.04	6.17
28	35.35	29.19	22.40	14.87	6.50
29	37.44	30.97	23.78	15.78	6.86
30	39.76	32.92	25.28	16.76	7.24
31	42.30	35.03	26.90	17.82	7.66
32	45.04	37.32	28.66	18.98	8.12
33	48.01	39.80	30.58	20.24	8.63
34	51.23	42.50	32.67	21.62	9.18
35	54.70	45.40	34.91	23.09	9.77
36	58.46	48.55	37.34	24.69	10.42
37	62.53	51.95	39.98	26.44	11.12
38	66.88	55.61	42.82	28.31	11.86
39	71.58	59.55	45.87	30.33	12.69
40	76.66	63.81	49.18	32.54	13.58
41	82.20	68.50	52.86	35.01	14.58
42	88.26	73.65	56.92	37.73	15.68
43	94.92	79.33	61.39	40.72	16.88
44	102.22	85.54	66.27	43.98	18.19
45	110.19	92.33	71.60	47.55	19.63
46	118.87	99.72	77.42	51.45	21.19
47	128.29	107.75	83.75	55.70	22.89
48	138.50	116.47	90.63	60.33	24.75
49	149.53	125.90	98.09	65.34	26.75
50	161.36	136.03	106.09	70.71	28.89
51	174.06	146.91	114.71	76.54	31.22
52	187.64	158.58	124.00	82.84	33.73
53	202.15	171.10	134.02	89.65	36.44
54	217.64	184.54	144.79	96.99	39.37
55	234.19	198.93	156.38	104.93	42.53
56	251.82	214.34	168.85	113.51	45.94
57	270.56	230.78	182.22	122.74	49.60
58	290.49	248.38	196.60	132.75	53.59
59	311.68	267.19	212.11	143.62	57.90
60	334.11	287.25	228.75	155.30	62.53

COMB. EXP.

MEAN RESERVES

4%

15 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	54.48	52.07	49.52	46.83	43.98
21	55.44	53.01	50.44	47.71	44.84
22	56.46	54.00	51.40	48.65	45.73
23	57.52	55.04	52.41	49.63	46.67
24	58.63	56.13	53.47	50.65	47.66
25	59.80	57.28	54.58	51.73	48.68
26	61.03	58.47	55.74	52.84	49.75
27	62.31	59.72	56.96	54.01	50.87
28	63.67	61.04	58.24	55.25	52.05
29	65.14	62.49	59.64	56.61	53.35
30	66.79	64.10	61.22	58.13	54 83
31	68.65	65.93	63.00	59.87	56.52
32	70.77	68.02	65.07	61.90	58.49
33	73.20	70.42	67.43	64.22	60.77
34	75.94	73.14	70.12	66.88	63.39
35	79.02	76.20	73.17	69.90	66.37
36	82.46	79.64	76.59	73.29	69.74
37	86.30	83.48	80.41	77.11	73.53
38	90.57	87.75	84.68	81.37	77.76
39	95.29	92.48	89.42	86.09	82.42
40	100.47	97.68	94.62	91.25	87.49
41	106.15	103.38	100.30	96.85	92.96
42	112.35	109.58	106.44	102.90	98.84
43	119.04	116.24	113.04	109.36	105.12
44	126.26	123.42	120.12	116.29	111.87
45	134.05	131.14	127.72	123.75	119.15
46	142.46	139.48	135.96	131.84	127.04
47	151.57	148.51	144.87	140.60	135.69
48	161.42	158.29	154.55	150.11	144.89
49	172.08	168.87	165.01	160.40	154.95
50	183.59	180.31	176.32	171.54	165.86
51	196.00	192.65	188.54	183.59	177.67
52	209.36	205.93	201.71	196.59	190.43
53	223.71	220.23	215.90	210.60	204.21
54	239.09	235.56	231.11	225.66	219.05
55	255.49	251.91	247.38	241.78	234.93
56	272.94	269.34	264.74	258.99	251.88
57	291.47	287.86	283.18	277.26	269.88
58	311.05	307.45	302.69	296.60	288.95
59	331.68	328.07	323.24	316.99	309.09
60	353.31	349.72	344.83	338.44	330.30

COMB. EXP.

MEAN RESERVES

4%

15 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	40.98	37.79	34.43	30.86	27.08
21	41.79	38.56	35.14	31.51	27.66
22	42.64	39.37	35.89	32.19	28.27
23	43.54	40.20	36.66	32.90	28.89
24	44.47	41.08	37.48	33.64	29.55
25	45.45	42.00	38.32	34.41	30.24
26	46.46	42.95	39.20	35.20	30.94
27	47.52	43.94	40.12	36.04	31.69
28	48.64	44.99	41.10	36.93	32.48
29	49.88	46.16	42.18	37.93	33.39
30	51.29	47.50	43.45	39.11	34.47
31	52.92	49.06	44.94	40.51	35.77
32	54.84	50.92	46.72	42.21	37.38
33	57.07	53.09	48.82	44.23	39.29
34	59.64	55.60	51.27	46.59	41.51
35	62.57	58.49	54.07	49.27	44.00
36	65.91	61.76	57.24	52.25	46.73
37	69.65	65.41	60.73	55.52	49.70
38	73.81	69.43	64.54	59.06	52.89
39	78.35	73.79	68.66	62.86	56.33
40	83.26	78.48	73.06	66.94	60.03
41	88.54	83.51	77.80	71.34	64.02
42	94.21	88.92	82.91	76.08	68.34
43	100.27	94.72	88.39	81.18	72.98
44	106.79	100.97	94.30	86.68	77.97
45	113.83	107.71	100.68	92.61	83.37
46	121.47	115.04	107.61	99.07	89.28
47	129.77	122.99	115.16	106.12	95.72
48	138.77	131.65	123.39	113.82	102.79
49	148.55	141.06	132.34	122.22	110.54
50	159.16	151.28	142.09	131.41	119.01
51	170.65	162.40	152.73	141.44	128.25
52	183.10	174.45	164.28	152.31	138.27
53	196.58	187.51	176.77	164.08	149.13
54	211.09	201.57	190.23	176.76	160.84
55	226.62	216.61	204.63	190.35	173.40
56	243.20	232.68	220.03	204.90	186.86
57	260.82	249.78	236.45	220.43	201.26
58	279.51	267.95	253.91	236.98	216.62
59	299.26	287.17	272.42	254.55	232.97
60	320.10	307.49	292.02	273.20	250.41

COMB. EXP.

MEAN RESERVES 4%

15 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	23.06	18.81	14.28	9.48	4.37
21	23.57	19.22	14.60	9.69	4.47
22	24.09	19.65	14.93	9.90	4.56
23	24.63	20.09	15.27	10.13	4.66
24	25.20	20.56	15.62	10.36	4.76
25	25.79	21.05	16.00	10.61	4.87
26	26.40	21.55	16.38	10.86	4.98
27	27.04	22.08	16.78	11.13	5.10
28	27.73	22.65	17.23	11.44	5.24
29	28.53	23.34	17.78	11.83	5.41
30	29.50	24.19	18.49	12.33	5.62
31	30.70	25.25	19.36	12.93	5.87
32	32.18	26.56	20.42	13.66	6.17
33	33.94	28.08	21.62	14.46	6.50
34	35.94	29.79	22.96	15.34	6.86
35	38.16	31.66	24.39	16.29	7.24
36	40.56	33.66	25.94	17.31	7.66
37	43.16	35.82	27.61	18.42	8.12
38	45.95	38.17	29.43	19.63	8.63
39	48.98	40.71	31.41	20.95	9.18
40	52.23	43.44	33.53	22.36	9.77
41	55.75	46.40	35.83	23.90	10.42
42	59.56	49.60	38.33	25.57	11.12
43	63.64	53.04	41.01	27.35	11.86
44	68.05	56.76	43.90	29.29	12.69
45	72.82	60.78	47.05	31.41	13.58
46	78.05	65.21	50.55	33.78	14.58
47	83.78	70.10	54.42	36.40	15.68
48	90.10	75.50	58.68	39.28	16.88
49	97.03	81.42	63.35	42.42	18.19
50	104.61	87.88	68.44	45.86	19.63
51	112.86	94.92	74.00	49.63	21.19
52	121.82	102.57	80.06	53.72	22.89
53	131.54	110.89	86.64	58.18	24.75
54	142.04	119.88	93.77	63.01	26.75
55	153.31	129.54	101.43	68.19	28.89
56	165.41	139.93	109.68	73.81	31.22
57	178.36	151.07	118.58	79.89	33.73
58	192.22	163.04	128.18	86.46	36.44
59	207.04	175.90	138.51	93.54	39.37
60	222.90	189.70	149.64	101.23	42.53

COMB. EXP.

MEAN RESERVES

4%

10 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	35.97	33.12	30.11	26.95	23.61
21	36.54	33.65	30.61	27.40	24.02
22	37.14	34.22	31.13	27.89	24.46
23	37.77	34.82	31.70	28.41	24.92
24	38.44	35.45	32.29	28.95	25.41
25	39.15	36.12	32.92	29.52	25.93
26	39.90	36.83	33.57	30.13	26.47
27	40.68	37.57	34.26	30.76	27.03
28	41.50	38.34	34.98	31.41	27.61
29	42.36	39.15	35.73	32.09	28.22
30	43.26	39.99	36.51	32.80	28.85
31	44.19	40.87	37.32	33.54	29.51
32	45.17	41.79	38.17	34.32	30.21
33	46.21	42.77	39.08	35.15	30.95
34	47.36	43.86	40.10	36.09	31.81
35	48.69	45.12	41.30	37.21	32.83
36	50.22	46.59	42.70	38.53	34.06
37	52.03	48.34	44.38	40.14	35.58
38	54.12	50.38	46.35	42.04	37.39
39	56.52	52.72	48.64	44.24	39.45
40	59.23	55.38	51.23	46.71	41.74
41	62.27	58.37	54.11	49.43	44.24
42	65.64	61.65	57.25	52.38	46.92
43	69.33	65.23	60.67	55.55	49.80
44	73.36	69.12	64.35	58.97	52.92
45	77.72	73.30	68.30	62.65	56.27
46	82.44	77.83	72.58	66.65	59.92
47	87.55	82.73	77.23	70.99	63.88
48	93.06	88.02	82.25	75.66	68.15
49	99.02	93.74	87.67	80.72	72.76
50	105.46	99.92	93.53	86.18	77.75
51	112.46	106.65	99.91	92.15	83.21
52	120.08	113.96	106.87	98.66	89.18
53	128.36	121.95	114.47	105.78	95.74
54	137.37	130.63	122.74	113.57	102.93
55	147.16	140.08	131.77	122.09	110.80
56	157.77	150.36	141.62	131.38	119.38
57	169.28	161.51	152.31	141.46	128.68
58	181.72	173.57	163.86	152.35	138.74
59	195.11	186.55	176.30	164.09	149.59
60	209.43	200.44	189.61	176.67	161.24

COMB. EXP.

MEAN RESERVES 4%

10 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	20.10	16.39	12.48	8.35	3.98
21	20.46	16.69	12.71	8.50	4.05
22	20.84	17.01	12.96	8.67	4.12
23	21.24	17.35	13.22	8.84	4.21
24	21.67	17.70	13.49	9.03	4.29
25	22.12	18.07	13.78	9.21	4.37
26	22.58	18.46	14.07	9.41	4.47
27	23.07	18.86	14.38	9.62	4.56
28	23.57	19.27	14.70	9.83	4.66
29	24.10	19.71	15.04	10.06	4.76
30	24.65	20.16	15.39	10.30	4.87
31	25.22	20.64	15.75	10.54	4.98
32	25.82	21.13	16.13	10.80	5.10
33	26.47	21.68	16.56	11.09	5.24
34	27.22	22.32	17.08	11.47	5.41
35	28.15	23.14	17.76	11.95	5.62
36	29.28	24.15	18.59	12.53	5.87
37	30.69	25.39	19.60	13.23	6.17
38	32.35	26.83	20.75	14.00	6.50
39	34.21	28.42	22.00	14.83	6.86
40	36.26	30.15	23.33	15.72	7.24
41	38.46	31.99	24.76	16.69	7.66
42	40.81	33.97	26.31	17.73	8.12
43	43.35	36.11	27.99	18.87	8.63
44	46.11	38.44	29.82	20.11	9.18
45	49.08	40.96	31.79	21.44	9.77
46	52.31	43.69	33.93	22.89	10.42
47	55.82	46.65	36.26	24.48	11.12
48	59.59	49.84	38.77	26.17	11.86
49	63.67	53.30	41.47	28.01	12.69
50	68.09	57.04	44.42	30.02	13.58
51	72.94	61.17	47.71	32.28	14.58
52	78.27	65.74	51.34	34.77	15.68
53	84.15	70.79	55.36	37.52	16.88
54	90.61	76.31	59.73	40.50	18.19
55	97.66	82.34	64.52	43.77	19.63
56	105.34	88.92	69.74	47.35	21.19
57	113.66	96.05	75.42	51.23	22.89
58	122.70	103.81	81.59	55.47	24.75
59	132.45	112.19	88.27	60.05	26.75
60	142.92	121.19	95.45	64.97	28.89

American Experience 3½%

AMER. EXP.

NET PREMIUMS 3½%

Age	Ordinary Life	19 Payment Life	14 Payment Life	9 Payment Life
21	13.77	21.76	26.86	37.87
22	14.08	22.11	27.29	38.48
23	14.41	22.48	27.74	39.11
24	14.75	22.87	28.21	39.76
25	15.10	23.27	28.70	40.44
26	15.48	23.69	29.20	41.14
27	15.88	24.12	29.72	41.87
28	16.29	24.57	30.27	42.63
29	16.73	25.03	30.83	43.41
30	17.19	25.52	31.42	44.22
31	17.68	26.02	32.02	45.06
32	18.19	26.55	32.66	45.93
33	18.73	27.10	33.31	46.83
34	19.30	27.67	33.99	47.77
35	19.91	28.27	34.70	48.74
36	20.55	28.89	35.44	49.74
37	21.22	29.54	36.20	50.78
38	21.94	30.23	37.00	51.86
39	22.70	30.94	37.83	52.98
40	23.50	31.69	38.70	54.14
41	24.36	32.48	39.60	55.35
42	25.26	33.30	40.54	56.60
43	26.23	34.17	41.53	57.89
44	27.26	35.09	42.56	59.24
45	28.35	36.06	43.64	60.64
46	29.51	37.09	44.77	62.10
47	30.75	38.17	45.96	63.61
48	32.07	39.33	47.21	65.18
49	33.48	40.55	48.52	66.82
50	34.99	41.84	49.89	68.52
51	36.59	43.22	51.34	70.28
52	38.29	44.69	52.86	72.12
53	40.11	46.25	54.47	74.02
54	42.06	47.91	56.16	76.00
55	44.13	49.69	57.95	78.06
56	46.34	51.60	59.84	80.21
57	48.71	53.64	61.84	82.45
58	51.23	55.83	63.97	84.78
59	53.94	58.19	66.24	87.23
60	56.83	60.72	68.66	89.79
61	59.92	63.44	71.25	92.48
62	63.23			
63	66.78			
64	70.58			
65	74.65			
66	79.02			

AMER. EXP.

NET PREMIUMS 3½%

	Endowments.			Mortuary Additions.		
Age	19 Yrs.	14 Yrs.	9 Yrs.	20 Yrs.	15 Yrs.	10 Yrs.
20				76.21	58.26	40.44
21	41.36	58.98	97.05	77.19	58.84	40.77
22	41.40	59.01	97.08	78.25	59.47	41.12
23	41.45	59.05	97.11	79.41	60.15	41.49
24	41.50	59.09	97.14	80.68	60.90	41.90
25	41.55	59.13	97.17	82.08	61.72	42.34
26	41.61	59.18	97.21	83.62	62.62	42.81
27	41.67	59.23	97.25	85.33	63.59	43.33
28	41.74	59.28	97.29	87.24	64.66	43.89
29	41.82	59.34	97.33	89.36	65.83	44.51
30	41.90	59.40	97.38	91.76	67.13	45.19
31	41.99	59.47	97.44	94.45	68.56	45.93
32	42.09	59.55	97.49	97.49	70.16	46.75
33	42.21	59.63	97.56	100.91	71.95	47.64
34	42.33	59.73	97.63	104.74	73.95	48.62
35	42.47	59.83	97.71	109.03	76.22	49.72
36	42.63	59.95	97.79	113.83	78.78	50.93
37	42.80	60.07	97.89	119.19	81.68	52.29
38	43.00	60.22	97.99	125.16	84.95	53.81
39	43.22	60.38	98.10	131.79	88.62	55.53
40	43.47	60.56	98.23	139.13	92.75	57.49
41	43.75	60.76	98.37	147.24	97.38	59.71
42	44.06	60.99	98.54	156.19	102.55	62.25
43	44.42	61.25	98.72	166.03	108.31	65.12
44	44.82	61.54	98.93	176.82	114.71	68.35
45	45.26	61.88	99.16	188.61	121.79	71.98
46	45.77	62.25	99.43	201.49	129.62	76.04
47	46.34	62.68	99.74	215.50	138.26	80.57
48	46.97	63.16	100.09	230.69	147.75	85.61
49	47.68	63.70	100.49	247.12	158.16	91.20
50	48.47	64.30	100.93	264.82	169.55	97.37
51	49.35	64.98	101.43	283.81	181.99	104.20
52	50.33	65.73	101.99	304.08	195.55	111.71
53	51.42	66.57	102.61	325.57	210.29	119.99
54	52.62	67.50	103.30	348.18	226.28	129.07
55	53.96	68.53	104.07	371.80	243.57	139.02
56	55.43	69.68	104.92	396.34	262.20	149.94
57	57.07	70.96	105.87	421.68	282.17	161.86
58	58.87	72.38	106.93	447.78	303.43	174.88
59	60.85	73.96	108.10	474.58	325.90	189.07
60	63.03	75.71	109.41	502.00	349.48	204.49
61	65.43	77.64	110.86			

AMER. EXP.

TERMINAL RESERVES 3½%

19 Payment Life

Age	Years 1	2	3	4	5
21	14.78	30.15	46.13	62.76	80.05
22	15.10	30.80	47.14	64.13	81.79
23	15.44	31.49	48.19	65.55	83.60
24	15.79	32.20	49.27	67.02	85.47
25	16.15	32.94	50.39	68.54	87.41
26	16.52	33.69	51.55	70.10	89.40
27	16.90	34.48	52.74	71.74	91.48
28	17.31	35.29	53.98	73.41	93.60
29	17.71	36.12	55.25	75.13	95.79
30	18.14	36.99	56.57	76.92	98.06
31	18.58	37.89	57.93	78.76	100.40
32	19.04	38.80	59.33	80.66	102.81
33	19.50	39.75	60.79	82.62	105.30
34	19.99	40.74	62.29	84.65	107.86
35	20.49	41.76	63.83	86.73	110.50
36	21.01	42.81	65.41	88.87	113.20
37	21.54	43.88	67.05	91.07	115.99
38	22.08	44.99	68.72	93.34	118.85
39	22.65	46.13	70.46	95.68	121.82
40	23.23	47.31	72.25	98.09	124.85
41	23.84	48.53	74.11	100.57	127.97
42	24.47	49.80	76.00	103.12	131.15
43	25.12	51.09	77.95	105.71	134.39
44	25.77	52.42	79.93	108.35	137.68
45	26.46	53.77	81.95	111.02	140.98
46	27.14	55.13	83.99	113.70	144.27
47	27.84	56.53	86.04	116.38	147.57
48	28.55	57.90	88.06	119.04	150.84
49	29.24	59.27	90.08	121.68	154.09
50	29.94	60.64	92.10	124.32	157.32
51	30.64	62.01	94.12	126.96	160.55
52	31.34	63.39	96.14	129.59	163.75
53	32.06	64.77	98.16	132.20	166.92
54	32.76	66.16	100.17	134.80	170.08
55	33.48	67.55	102.19	137.41	173.22
56	34.20	68.93	104.21	140.00	176.32
57	34.93	70.34	106.23	142.58	179.38
58	35.67	71.75	108.25	145.13	182.41
59	36.40	73.16	110.24	147.65	185.39
60	37.14	74.56	112.23	150.15	188.32
61	37.88	75.95	114.21	152.62	191.17

AMER. EXP.

TERMINAL RESERVES 3½%

19 Payment Life

Age	Years 6	7	8	9	10
21	98.04	116.75	136.22	156.46	177.53
22	100.17	119.29	139.17	159.85	181.36
23	102.38	121.91	142.22	163.34	185.32
24	104.66	124.62	145.38	166.97	189.41
25	107.02	127.43	148.64	170.70	193.63
26	109.46	130.32	152.00	174.55	198.00
27	111.99	133.32	155.49	178.51	202.50
28	114.58	136.39	159.07	182.63	207.13
29	117.26	139.57	162.75	186.85	211.89
30	120.03	142.85	166.56	191.19	216.79
31	122.88	146.23	170.48	195.67	221.84
32	125.82	149.70	174.51	200.26	227.01
33	128.84	153.28	178.64	204.99	232.34
34	131.96	156.96	182.91	209.85	237.82
35	135.15	160.74	187.29	214.85	243.43
36	138.44	164.63	191.79	219.96	249.18
37	141.83	168.63	196.41	225.21	255.06
38	145.31	172.72	201.13	230.56	261.05
39	148.89	176.93	205.97	236.03	267.15
40	152.56	181.23	210.90	241.59	273.32
41	156.30	185.61	215.91	247.22	279.55
42	160.13	190.07	220.98	252.88	285.82
43	164.01	194.56	226.07	258.58	292.10
44	167.91	199.07	231.18	264.27	298.38
45	171.82	203.58	236.27	269.94	304.61
46	175.72	208.07	241.34	275.57	310.81
47	179.62	212.56	246.40	281.18	316.95
48	183.48	216.98	251.38	286.69	322.99
49	187.31	221.38	256.30	292.14	328.94
50	191.12	225.72	261.16	297.50	334.77
51	194.89	230.02	265.97	302.78	340.51
52	198.63	234.27	270.69	307.95	346.09
53	202.33	238.45	275.32	312.98	351.51
54	205.99	242.57	279.85	317.89	356.78
55	209.61	246.63	284.29	322.69	361.89
56	213.17	250.58	288.61	327.31	366.76
57	216.67	254.46	292.81	331.76	371.41
58	220.11	258.24	296.85	336.00	375.80
59	223.47	261.89	300.72	340.02	379.89
60	226.72	265.39	304.38	343.75	383.64
61	229.86	268.73	307.80	347.18	387.00

AMER. EXP.

TERMINAL RESERVES 3½%

19 Payment Life

Age	Years 11	12	13	14	15
21	199.45	222.25	245.97	270.66	296.36
22	203.74	227.02	251.24	276.45	302.67
23	208.17	231.95	256.68	282.42	309.19
24	212.76	237.05	262.31	288.59	315.92
25	217.49	242.30	268.11	294.94	322.86
26	222.37	247.72	274.08	301.49	329.99
27	227.42	253.31	280.24	308.24	337.35
28	232.58	259.05	286.55	315.15	344.89
29	237.91	264.94	293.05	322.27	352.65
30	243.38	271.01	299.73	329.58	360.60
31	249.02	277.26	306.61	337.09	368.78
32	254.80	283.66	313.63	344.78	377.12
33	260.74	290.23	320.86	352.65	385.67
34	266.84	296.98	328.24	360.70	394.38
35	273.10	303.86	335.78	368.90	403.25
36	279.48	310.89	343.46	377.23	412.23
37	285.99	318.05	351.26	385.66	421.33
38	292.62	325.30	359.14	394.19	430.50
39	299.34	332.64	367.11	402.79	439.76
40	306.12	340.04	375.13	411.44	449.05
41	312.96	347.49	383.18	420.12	458.38
42	319.82	354.95	391.25	428.80	467.69
43	326.70	362.41	399.31	437.47	476.99
44	333.55	369.84	407.32	446.08	486.20
45	340.35	377.20	415.25	454.60	495.36
46	347.09	384.49	423.10	463.02	504.38
47	353.77	391.71	430.86	471.34	513.29
48	360.32	398.77	438.44	479.46	521.95
49	366.76	405.71	445.87	487.36	530.49
50	373.07	412.46	453.09	495.12	538.75
51	379.23	419.06	460.11	502.61	546.77
52	385.17	425.45	466.93	509.81	554.45
53	391.00	431.60	473.44	516.75	561.82
54	396.61	437.50	479.66	523.33	568.81
55	401.99	443.15	485.58	529.54	575.41
56	407.09	448.46	491.09	535.31	581.50
57	411.90	453.41	496.20	540.61	587.11
58	416.39	457.99	500.85	545.41	592.22
59	420.52	462.11	505.01	549.71	596.85
60	424.21	465.75	508.67	553.51	601.01
61	427.47	468.93	511.87	556.89	604.75

AMER. EXP.

TERMINAL RESERVES 3½%

19 Payment Life

Age	Years 16	17	18	19
21	323.09	350.93	379.89	410.03
22	329.97	358.37	387.93	418.69
23	337.05	366.04	396.21	427.62
24	344.37	373.96	404.76	436.81
25	351.89	382.11	413.55	446.28
26	359.65	390.50	422.61	456.00
27	367.60	399.11	431.88	466.00
28	375.82	407.96	441.43	476.26
29	384.23	417.08	451.24	486.77
30	392.85	426.38	461.25	497.52
31	401.71	435.93	471.51	508.49
32	410.73	445.65	481.94	519.67
33	419.95	455.57	492.57	531.04
34	429.35	465.65	503.37	542.58
35	438.89	475.89	514.33	554.30
36	448.55	486.25	525.41	566.15
37	458.32	496.72	536.62	578.13
38	468.17	507.26	547.91	590.22
39	478.09	517.90	559.28	602.39
40	488.06	528.57	570.71	614.63
41	498.05	539.26	582.17	626.92
42	508.03	549.96	593.64	639.24
43	518.00	560.64	605.09	651.55
44	527.87	571.26	616.46	663.83
45	537.68	581.75	627.78	676.07
46	547.35	592.13	638.99	688.24
47	556.90	602.37	650.07	700.30
48	566.23	612.46	660.97	712.23
49	575.34	622.31	671.68	724.01
50	584.23	631.90	682.18	735.60
51	592.82	641.20	692.38	746.98
52	601.08	650.22	702.29	758.13
53	609.02	658.83	711.89	769.04
54	616.54	667.07	721.13	779.72
55	623.61	674.88	730.03	790.18
56	630.24	682.28	738.58	800.48
57	636.36	689.24	746.85	810.62
58	642.03	695.81	754.79	820.64
59	647.26	702.02	762.46	830.54
60	652.05	707.77	769.83	840.32
61	656.43	713.21	776.88	849.97

AMER. EXP.

TERMINAL RESERVES 3½%

14 Payment Life

Age	Years 1	2	3	4	5
21	20.10	41.02	62.79	85.45	109.05
22	20.50	41.84	64.05	87.17	111.24
23	20.92	42.70	65.37	88.96	113.52
24	21.36	43.59	66.72	90.80	115.87
25	21.81	44.51	68.13	92.71	118.30
26	22 30	45.45	69.58	94.68	120.81
27	22.75	46.44	71.07	96.71	123.40
28	23.26	47.45	72.62	98.82	126.08
29	23.76	48.49	74.22	100.99	128.84
30	24.30	49.57	75.87	103.22	131.69
31	24.85	50.69	77.57	105.53	134.62
32	25.41	51.83	79.31	107.91	137.65
33	25.99	53.01	81.12	110.35	140.76
34	26.59	54.24	82.98	112.88	143.96
35	27.21	55.50	84.91	115.47	147.25
36	27.84	56.78	86.86	118.12	150.61
37	28.50	58.11	88.88	120.85	154.09
38	29.16	59.46	90.94	123.65	157.63
39	29.86	60.86	93.07	126.52	161.28
40	30.56	62.29	95.25	129.48	165.02
41	31.29	63.77	97.49	132.50	168.84
42	32.03	65.28	99.78	135.58	172.72
43	32.81	66.83	102.12	138.72	176.67
44	33.58	68.41	104.49	141.91	180.67
45	34.38	70.00	106.89	145.10	184.66
46	35.18	71.61	109.31	148.31	188.65
47	36.00	73.23	111.72	151.50	192.63
48	36.81	74.83	114.10	154.66	196.56
49	37.60	76.40	116.45	157.78	200.46
50	38.39	77.96	118.77	160.86	204.29
51	39.17	79.51	121.08	163.91	208.08
52	39.94	81.04	123.34	166.90	211.78
53	40.70	82.54	125.56	169.82	215.40
54	41.45	84.01	127.73	172.67	218.93
55	42.19	85.45	129.85	175.46	222.35
56	42.90	86.85	131.91	178.14	225.64
57	43.60	88.22	133.91	180.73	228.79
58	44.29	89.55	135.83	183.21	231.79
59	44.95	90.82	137.65	185.54	234.62
60	45.59	92.03	139.39	187.76	237.28
61	46.20	93.18	141.03	189.84	239.72

AMER. EXP.

TERMINAL RESERVES 3½%

14 Payment Life

Age	Years 6	7	8	9	10
21	133.62	159.20	185.84	213.58	242.47
22	136.30	162.40	189.56	217.85	247.32
23	139.09	165.71	193.43	222.29	252.35
24	141.97	169.13	197.42	226.87	257.53
25	144.94	172.67	201.54	231.60	262.89
26	148.00	176.32	205.78	236.46	268.42
27	151.18	180.09	210.18	241.51	274.13
28	154.45	183.97	214.71	246.71	280.02
29	157.82	187.99	219.38	252.06	286.08
30	161.31	192.13	224.20	257.58	292.33
31	164.89	196.38	229.15	263.25	298.74
32	168.59	200.77	234.25	269.09	305.36
33	172.38	205.27	239.49	275.09	312.14
34	176.28	209.90	244.87	281.25	319.12
35	180.30	214.66	250.40	287.59	326.28
36	184.40	219.53	256.07	294.06	333.59
37	188.63	224.55	261.89	300.72	341.10
38	192.96	229.67	267.83	307.49	348.73
39	197.39	234.92	273.90	314.41	356.52
40	201.93	240.27	280.09	321.45	364.42
41	206.56	245.72	286.38	328.59	372.42
42	211.26	251.24	292.73	335.78	380.48
43	216.02	256.83	299.13	343.03	388.61
44	220.80	262.44	305.58	350.28	396.78
45	225.62	268.03	311.99	357.58	404.91
46	230.40	273.63	318.40	364.83	413.04
47	235.17	279.19	324.78	372.05	421.13
48	239.88	284.69	331.09	379.20	429.14
49	244.54	290.14	337.33	386.26	437.08
50	249.14	295.49	343.46	393.20	444.88
51	253.65	300.75	349.50	400.04	452.57
52	258.08	305.91	355.39	406.71	460.04
53	262.39	310.92	361.12	413.18	467.35
54	266.59	315.78	366.66	419.45	474.42
55	270.63	320.45	371.99	425.49	481.22
56	274.52	324.93	377.10	431.26	487.72
57	278.22	329.20	381.94	436.71	493.88
58	281.74	333.23	386.48	441.82	499.66
59	285.03	336.96	390.68	446.54	504.99
60	288.08	340.40	394.53	450.85	509.87
61	290.86	343.50	397.96	454.68	514.22

AMER. EXP.

TERMINAL RESERVES 3½%

14 Payment Life

Age	Years 11	12	13	14
21	272.56	303.90	336.54	370.55
22	278.00	309.96	343.25	377.95
23	283.65	316.25	350.22	385.60
24	289.47	322.74	357.39	393.49
25	295.49	329.44	364.80	401.63
26	301.69	336.34	372.43	410.03
27	308.10	343.47	380.32	418.69
28	314.70	350.82	388.43	427.62
29	321.50	358.38	396.79	436.81
30	328.50	366.17	405.41	446.28
31	335.70	374.17	414.25	456.00
32	343.11	382.42	423.36	466.00
33	350.72	390.88	432.70	476.26
34	358.53	399.56	442.27	486.77
35	366.54	408.45	452.08	497.52
36	374.71	417.52	462.08	508.49
37	383.10	426.81	472.31	519.67
38	391.62	436.24	482.67	531.04
39	400.30	445.82	493.22	542.58
40	409.08	455.54	503.90	554.30
41	417.98	465.37	514.71	566.15
42	426.94	475.27	525.61	578.13
43	435.97	485.25	536.61	590.22
44	445.02	495.27	547.66	602.39
45	454.11	505.33	558.76	614.63
46	463.16	515.36	569.87	626.92
47	472.17	525.38	580.98	639.24
48	481.12	535.34	592.04	651.55
49	489.99	545.22	603.05	663.83
50	498.72	554.96	613.94	676.07
51	507.32	564.58	624.75	688.24
52	515.70	574.01	635.37	700.30
53	523.92	583.27	645.84	712.23
54	531.89	592.27	656.08	724.01
55	539.56	600.98	666.07	735.60
56	546.92	609.38	675.78	746.98
57	553.91	617.41	685.16	758.13
58	560.50	625.05	694.18	769.04
59	566.63	632.22	702.80	779.72
60	572.27	638.93	711.06	790.18
61	577.37	645.16	718.95	800.48

AMER. EXP.

TERMINAL RESERVES 3½%

9 Payment Life

Age	Years 1	2	3	4	5
21	31.59	64.50	98.79	134.51	171.74
22	32.18	65.70	100.62	137.01	174.93
23	32.78	66.94	102.52	139.59	178.22
24	33.41	68.22	104.49	142.27	181.64
25	34.07	69.55	106.52	145.04	185.17
26	34.74	70.92	108.62	147.89	188.82
27	35.43	72.34	110.79	150.84	192.59
28	36.15	73.81	113.03	153.90	196.49
29	36.89	75.31	115.35	157.05	200.50
30	37.66	76.88	117.74	160.31	204.66
31	38.45	78.50	120.21	163.66	208.95
32	39.27	80.15	122.75	167.13	213.36
33	40.10	81.87	125.38	170.70	217.92
34	40.97	83.64	128.08	174.38	222.61
35	41.87	85.46	130.87	178.16	227.43
36	42.78	87.33	133.72	182.04	232.38
37	43.73	89.26	136.67	186.04	237.48
38	44.69	91.22	139.67	190.13	242.70
39	45.69	93.25	142.77	194.35	248.08
40	46.70	95.32	145.94	198.66	253.57
41	47.75	97.46	149.20	203.08	259.20
42	48.83	99.64	152.53	207.60	264.94
43	49.93	101.87	155.93	212.20	270.79
44	51.04	104.14	159.38	216.87	276.73
45	52.18	106.44	162.88	221.61	282.73
46	53.32	108.76	166.41	226.36	288.75
47	54.49	111.11	169.96	231.14	294.82
48	55.65	113.44	173.49	235.91	300.88
49	56.80	115.76	177.00	240.67	306.93
50	57.93	118.05	180.49	245.40	312.95
51	59.06	120.34	183.97	250.10	318.95
52	60.18	122.59	187.39	254.75	324.88
53	61.28	124.81	190.76	259.32	330.73
54	62.35	126.98	194.06	263.81	336.48
55	63.40	129.10	197.28	268.20	342.12
56	64.41	131.14	200.41	272.46	347.59
57	65.39	133.13	203.43	276.58	352.90
58	66.34	135.03	206.32	280.51	357.98
59	67.22	136.82	209.04	284.24	362.85
60	68.06	138.49	211.60	287.76	367.45
61	68.82	140.04	213.98	291.05	371.74

AMER. EXP.

TERMINAL RESERVES 3½%

9 Payment Life

Age	Years 6	7	8	9
21	210.53	250.96	293.10	337.02
22	214.44	255.62	298.54	343.28
23	218.48	260.44	304.17	349.76
24	222.67	265.43	310.00	356·46
25	227.00	270.59	316.03	363.39
26	231.47	275.92	322.25	370.55
27	236.09	281.42	328.68	377.95
28	240.87	287.12	335.34	385.60
29	245.78	292.99	342.19	393.49
30	250.88	299.06	349.28	401.63
31	256.13	305.31	356.58	410.03
32	261.54	311.76	364.11	418.69
33	267.12	318.41	371.87	427.62
34	272.87	325.25	379.86	436.81
35	278.77	332.28	388.08	446.28
36	284.84	339.52	396.53	456.00
37	291.08	346.96	405.23	466.00
38	297.49	354.59	414.14	476.26
39	304.06	362.43	423.28	486.77
40	310.79	370.43	432.62	497.52
41	317.67	378.61	442.17	508.49
42	324.69	386.96	451.90	519.67
43	331.83	395.44	461.78	531.04
44	339.06	404.03	471.81	542.58
45	346.38	412.73	481.96	554.30
46	353.73	421.48	492.21	566.15
47	361.14	430.31	502.54	578.13
48	368.56	439.16	512.95	590.22
49	375.97	448.04	523.40	602.39
50	383.37	456.91	533.87	614.63
51	390.75	465.77	544.37	626.92
52	398.05	474.57	554.82	639.24
53	405.27	483.30	565.22	651.55
54	412.40	491.94	575.56	663.83
55	419.39	500.44	585.78	676.07
56	426.20	508.76	595.87	688.24
57	432.83	516.92	605.81	700.30
58	439.23	524.83	615.52	712.23
59	445.38	532.49	625.02	724.01
60	451.22	539.83	634.23	735.60
61	456.72	546.83	643.12	746.98

AMER. EXP.

TERMINAL RESERVES 3½%

19 Year Endowment

Age	Years 1	2	3	4	5
21	35.23	71.93	110.18	150.04	191.58
22	35.22	71.92	110.17	150.02	191.55
23	35.22	71.92	110.16	150.00	191.53
24	35.22	71.92	110.15	149.99	191.51
25	35.22	71.92	110.14	149.98	191.49
26	35.22	71.92	110.14	149.97	191.48
27	35.22	71.92	110.14	149.97	191.47
28	35.22	71.92	110.14	149.97	191.46
29	35.23	71.93	110.15	149.97	191.45
30	35.24	71.94	110.16	149.98	191.46
31	35.25	71.96	110.18	150.00	191.47
32	35.26	71.98	110.20	150.02	191.49
33	35.27	72.01	110.24	150.06	191.52
34	35.29	72.05	110.29	150.11	191.56
35	35.32	72.09	110.35	150.17	191.62
36	35.35	72.14	110.42	150.25	191.70
37	35.39	72.20	110.51	150.35	191.81
38	35.43	72.28	110.62	150.48	191.95
39	35.48	72.38	110.75	150.64	192.13
40	35.54	72.50	110.91	150.85	192.35
41	35.62	72.64	111.11	151.09	192.62
42	35.72	72.81	111.35	151.38	192.94
43	35.83	73.01	111.63	151.70	193.29
44	35.95	73.24	111.94	152.04	193.66
45	36.08	73.49	112.27	152.43	194.05
46	36.23	73.75	112.62	152.82	194.44
47	36.39	74.02	112.98	153.21	194.82
48	36.56	74.30	113.34	153.60	195.20
49	36.73	74.59	113.71	154.00	195.59
50	36.91	74.90	114.09	154.41	196.00
51	37.10	75.23	114.49	154.86	196.44
52	37.29	75.58	114.92	155.35	196.91
53	37.50	75.95	115.39	155.87	197.42
54	37.73	76.35	115.91	156.44	197.98
55	37.98	76.79	116.48	157.07	198.60
56	38.25	77.27	117.10	157.75	199.28
57	38.55	77.80	117.78	158.51	200.02
58	38.88	78.38	118.52	159.32	200.82
59	39.23	79.00	119.31	160.18	201.68
60	39.60	79.65	120.15	161.11	202.59
61	40.00	80.34	121.05	162.11	203.54

AMER. EXP.

TERMINAL RESERVES 3½%

19 Year Endowment

Age	Years 6	7	8	9	10
21	234.87	280.00	327.05	376.09	427.24
22	234.84	279.95	327.00	376.03	427.17
23	234.81	279.91	326.95	375.97	427.10
24	234.78	279.87	326.90	375.91	427.03
25	234.75	279.84	326.85	375.85	426.96
26	234.73	279.81	326.80	375.79	426.89
27	234.71	279.78	326.75	375.73	426.81
28	234.69	279.75	326.71	375.68	426.73
29	234.68	279.73	326.68	375.63	426.65
30	234.68	279.71	326.65	375.58	426.58
31	234.68	279.70	326.62	375.53	426.51
32	234.69	279.70	326.60	375.49	426.45
33	234.71	279.71	326.59	375.46	426.40
34	234.75	279.73	326.60	375.44	426.36
35	234.81	279.77	326.62	375.45	426.34
36	234.89	279.84	326.67	375.47	426.34
37	235.00	279.94	326.75	375.52	426.35
38	235.14	280.08	326.87	375.60	426.38
39	235.32	280.26	327.02	375.71	426.43
40	235.54	280.48	327.20	375.84	426.46
41	235.81	280.73	327.41	375.98	426.50
42	236.12	281.01	327.64	376.11	426.55
43	236.46	281.31	327.86	376.24	426.55
44	236.82	281.61	328.07	376.35	426.52
45	237.19	281.90	328.27	376.43	426.46
46	237.52	282.17	328.45	376.47	426.36
47	237.89	282.43	328.60	376.48	426.21
48	238.22	282.68	328.73	376.46	426.00
49	238.56	282.93	328.84	376.41	425.74
50	238.91	283.18	328.94	376.34	425.44
51	239.28	283.44	329.05	376.25	425.12
52	239.68	283.72	329.17	376.11	424.77
53	240.12	284.03	329.30	376.01	424.39
54	240.60	284.38	329.44	375.92	423.98
55	241.13	284.77	329.61	375.81	423.54
56	241.72	285.20	329.81	375.71	423.07
57	242.38	285.67	330.03	375.59	422.55
58	243.08	286.17	330.26	375.44	421.96
59	243.82	286.70	330.47	375.23	421.27
60	244.60	287.24	330.65	374.94	420.40
61	245.41	287.78	330.78	374.55	419.41

AMER. EXP.

TERMINAL RESERVES 3½%

19 Year Endowment

Age	Years 11	12	13	14
21	480.57	536.21	594.26	654.81
22	480.49	536.12	594.16	654.71
23	480.41	536.03	594.06	654.61
24	480.33	535.94	593.96	654.51
25	480.25	535.85	593.86	654.40
26	480.16	535.75	593.75	654.28
27	480.07	535.65	593.63	654.15
28	479.98	535.54	593.50	654.01
29	479.89	535.42	593.37	653.87
30	479.80	535.30	593.24	653.72
31	479.70	535.18	593.10	653.56
32	479.60	535.06	592.96	653.40
33	479.52	534.95	592.83	653.24
34	479.45	534.84	592.69	653.05
35	479.39	534.73	592.55	652.87
36	479.34	534.63	592.40	652.67
37	479.30	534.53	592.24	652.45
38	479.27	534.43	592.03	652.21
39	479.24	534.31	591.82	651.93
40	479.20	534.18	591.58	651.60
41	479.14	534.02	591.31	651.21
42	479.05	533.81	590.98	650.77
43	478.93	533.55	590.59	650.27
44	478.77	533.23	590.13	649.69
45	478.56	532.85	589.62	649.02
46	478.29	532.41	589.00	648.26
47	477.95	531.88	588.29	647.40
48	477.54	531.27	587.48	646.43
49	477.06	530.58	586.57	645.34
50	476.53	529.80	585.56	644.12
51	475.95	528.94	584.45	642.78
52	475.31	528.01	583.23	641.31
53	474.62	527.00	581.89	639.70
54	473.87	525.90	580.43	637.93
55	473.06	524.69	578.82	635.97
56	472.17	523.36	577.05	633.85
57	471.19	521.89	575.09	631.42
58	470.09	520.24	572.88	628.75
59	468.83	518.36	570.38	625.75
60	467.34	516.21	567.62	622.45
61	465.67	513.83	564.63	618.94

AMER. EXP.

TERMINAL RESERVES 3½%

19 Year Endowment

Age	Years 15	16	17	18
21	718.01	783.99	852.87	924.83
22	717.91	783.90	852.80	924.79
23	717.81	783.81	852.73	924.75
24	717.71	783.71	852.65	924.70
25	717.61	783.61	852.57	924.64
26	717.48	783.49	852.47	924.57
27	717.35	783.36	852.36	924.50
28	717.21	783.23	852.25	924.43
29	717.06	783.09	852.14	924.35
30	716.90	782.94	852.01	924.26
31	716.73	782.77	851.86	924.19
32	716.57	782.59	851.70	924.09
33	716.36	782.41	851.53	923.96
34	716.18	782.21	851.34	923.85
35	715.95	781.99	851.13	923.72
36	715.72	781.74	850.90	923.57
37	715.45	781.45	850.64	923.40
38	715.15	781.12	850.35	923.18
39	714.81	780.75	850.02	922.96
40	714.43	780.33	849.65	922.71
41	713.99	779.86	849.23	922.45
42	713.49	779.33	848.76	922.13
43	712.88	778.73	848.20	921.78
44	712.24	778.05	847.59	921.38
45	711.47	777.28	846.90	920.93
46	710.61	776.41	846.13	920.43
47	709.64	775.43	845.29	919.84
48	708.56	774.33	844.29	919.23
49	707.35	773.10	843.20	918.51
50	705.99	771.73	842.00	917.71
51	704.49	770.22	840.65	916.83
52	702.87	768.56	839.19	915.86
53	701.07	766.70	837.54	914.78
54	699.06	764.66	835.71	913.57
55	696.90	762.40	833.67	912.24
56	694.44	759.89	831.43	910.75
57	691.73	757.11	828.95	909.12
58	688.70	754.03	826.26	907.32
59	685.38	750.66	823.26	905.33
60	681.79	747.00	819.99	903.15
61	677.95	743.10	816.45	900.75

AMER. EXP.

TERMINAL RESERVES 3½%

14 Year Endowment

Age	Years 1	2	3	4	5
21	53.60	109.48	167.73	228.48	291.78
22	53.59	109.46	167.70	228.44	291.73
23	53.58	109.44	167.67	228.39	291.68
24	53.57	109.42	167.64	228.34	291.63
25	53.56	109.40	167.61	228.29	291.57
26	53.55	109.38	167.58	228.24	291.51
27	53.54	109.36	167.54	228.19	291.44
28	53.53	109.34	167.50	228.14	291.37
29	53.52	109.31	167.46	228.09	291.30
30	53.51	109.28	167.42	228.03	291.23
31	53.50	109.25	167.38	227.97	291.16
32	53.49	109.22	167.34	227.91	291.08
33	53.48	109.19	167.30	227.85	291.00
34	53.47	109.16	167.26	227.79	290.91
35	53.46	109.13	167.21	227.72	290.81
36	53.45	109.11	167.16	227.65	290.71
37	53.44	109.09	167.11	227.58	290.61
38	53.43	109.07	167.06	227.51	290.51
39	53.42	109.05	167.02	227.44	290.41
40	53.41	109.03	166.99	227.38	290.32
41	53.41	109.03	166.97	227.34	290.25
42	53.42	109.04	166.96	227.30	290.17
43	53.44	109.05	166.96	227.26	290.08
44	53.45	109.07	166.96	227.21	289.97
45	53.47	109.09	166.95	227.17	289.84
46	53.49	109.11	166.93	227.05	289.67
47	53.52	109.12	166.89	226.93	289.44
48	53.53	109.10	166.82	226.77	289.15
49	53.53	109.06	166.70	226.56	288.80
50	53.51	109.00	166.54	226.29	288.38
51	53.49	108.92	166.35	225.97	287.90
52	53.47	108.82	166.13	225.61	287.36
53	53.44	108.70	165.91	225.21	286.76
54	53.40	108.56	165.64	224.77	286.10
55	53.35	108.41	165.32	224.28	285.38
56	53.30	108.26	165.01	223.74	284.59
57	53.25	108.10	164.67	223.15	283.73
58	53.20	107.93	164.30	222.51	282.79
59	53.14	107.74	163.90	221.82	281.77
60	53.08	107.53	163.47	221.09	280.67
61	53.01	107.30	163.01	220.31	279.48

AMER. EXP.

TERMINAL RESERVES 3½%

14 Year Endowment

Age	Years 6	7	8	9
21	357.82	426.69	498.52	573.45
22	357.76	426.62	498.45	573.37
23	357.70	426.55	498.37	573.29
24	357.63	426.47	498.28	573.20
25	357.56	426.39	498.19	573.10
26	357.49	426.30	498.10	573.00
27	357.41	426.21	498.00	572.90
28	357.32	426.12	497.90	572.79
29	357.23	426.02	497.79	572.67
30	357.14	425.92	497.67	572.54
31	357.05	425.81	497.54	572.40
32	356.95	425.69	497.40	572.25
33	356.85	425.56	497.25	572.09
34	356.74	425.42	497.09	571.92
35	356.62	425.27	496.92	571.73
36	356.49	425.12	496.74	571.53
37	356.36	424.96	496.55	571.32
38	356.22	424.80	496.35	571.09
39	356.09	424.63	496.14	570.84
40	355.97	424.46	495.92	570.57
41	355.85	424.28	495.68	570.28
42	355.72	424.08	495.41	569.95
43	355.57	423.85	495.10	569.57
44	355.39	423.57	494.74	569.13
45	355.16	423.24	494.31	568.61
46	354.87	422.84	493.80	568.00
47	354.52	422.36	493.20	567.30
48	354.09	421.79	492.50	566.49
49	353.58	421.13	491.70	565.57
50	352.99	420.38	490.80	564.54
51	352.33	419.54	489.79	563.39
52	351.60	418.61	488.66	562.11
53	350.80	417.58	487.41	560.68
54	349.92	416.44	486.03	559.10
55	348.94	415.18	484.51	557.36
56	347.85	413.80	482.85	555.46
57	346.67	412.29	481.01	553.38
58	345.38	410.65	479.03	551.10
59	343.98	408.86	476.84	548.59
60	342.46	406.90	474.43	545.82
61	340.81	404.75	471.81	542.75

AMER. EXP.

TERMINAL RESERVES 3½%

14 Year Endowment

Age	Years 10	11	12	13
21	651.63	733.20	818.34	907.21
22	651.55	733.13	818.28	907.17
23	651.47	733.05	818.22	907.13
24	651.38	732.97	818.15	907.09
25	651.28	732.88	818.08	907.05
26	651.18	732.79	818.01	907.01
27	651.08	732.70	817.93	906.96
28	650.97	732.59	817.84	906.91
29	650.85	732.47	817.74	906.85
30	650.72	732.35	817.64	906.78
31	650.58	732.22	817.53	906.71
32	650.42	732.07	817.41	906.63
33	650.25	731.91	817.28	906.55
34	650.07	731.73	817.13	906.46
35	649.88	731.54	816.96	906.35
36	649.67	731.34	816.78	906.23
37	649.44	731.12	816.58	906.10
38	649.19	730.88	816.36	905.95
39	648.92	730.61	816.12	905.79
40	648.62	730.30	815.85	905.62
41	648.29	729.95	815.54	905.43
42	647.91	729.56	815.19	905.21
43	647.47	729.11	814.79	904.95
44	646.97	728.59	814.33	904.65
45	646.39	728.00	813.81	904.31
46	645.72	727.33	813.23	903.93
47	644.96	726.57	812.58	903.51
48	644.09	725.71	811.84	903.04
49	643.10	724.74	811.00	902.48
50	641.99	723.66	810.06	901.88
51	640.76	722.45	808.99	901.20
52	639.39	721.09	807.82	900.45
53	637.87	719.58	806.52	899.63
54	636.19	717.91	805.08	898.69
55	634.33	716.07	803.50	897.65
56	632.28	714.04	801.72	896.50
57	630.02	711.80	799.75	895.23
58	627.53	709.32	797.57	893.82
59	624.79	706.57	795.16	892.25
60	621.77	703.52	792.46	890.47
61	618.44	700.14	789.48	888.55

AMER. EXP.

TERMINAL RESERVES 3½%

9 Year Endowment

Age	Years 1	2	3	4
21	93.33	190.64	292.12	397.97
22	93.31	190.61	292.08	397.92
23	93.29	190.58	292.04	397.87
24	93.27	190.55	292.00	397.82
25	93.25	190.52	291.95	397.76
26	93.23	190.48	291.90	397.70
27	93.21	190.44	291.85	397.64
28	93.19	190.40	291.79	397.57
29	93.17	190.36	291.73	397.49
30	93.15	190.31	291.66	397.41
31	93.13	190.26	291.58	397.32
32	93.10	190.21	291.50	397.23
33	93.07	190.15	291.42	397.13
34	93.04	190.09	291.34	397.02
35	93.01	190.03	291.25	396.90
36	92.97	189.96	291.15	396.77
37	92.93	189.88	291.04	396.62
38	92.89	189.79	290.92	396.46
39	92.84	189.69	290.78	396.29
40	92.79	189.59	290.63	396.11
41	92.74	189.49	290.48	395.92
42	92.69	189.38	290.32	395.71
43	92.63	189.26	290.14	395.48
44	92.57	189.13	289.94	395.22
45	92.50	188.99	289.72	394.93
46	92.42	188.83	289.47	394.59
47	92.33	188.64	289.17	394.18
48	92.23	188.41	288.81	393.70
49	92.11	188.14	288.39	393.15
50	91.96	187.83	287.91	392.53
51	91.79	187.47	287.37	391.83
52	91.60	187.06	286.76	391.04
53	91.35	186.60	286.07	390.15
54	91.12	186.09	285.30	389.16
55	90.83	185.52	284.45	388.07
56	90.51	184.89	283.51	386.87
57	90.16	184.19	282.47	385.54
58	89.78	183.42	281.32	384.06
59	89.37	182.57	280.05	382.42
60	88.92	181.63	278.65	380.62
61	88.42	180.60	277.12	378.66

AMER. EXP.

TERMINAL RESERVES 3½%

9 Year Endowment

Age	Years 5	6	7	8
21	508.38	623.57	743.74	869.14
22	508.33	623.52	743.70	869.11
23	508.28	623.47	743.65	869.08
24	508.23	623.41	743.60	869.05
25	508.17	623.35	743.55	869.02
26	508.10	623.28	743.49	868.98
27	508.02	623.20	743.43	868.94
28	507.94	623.12	743.36	868.90
29	507.85	623.04	743.29	868.86
30	507.76	622.95	743.21	868.81
31	507.66	622.85	743.13	868.75
32	507.56	622.75	743.04	868.69
33	507.45	622.64	742.94	868.63
34	507.33	622.51	742.83	868.56
35	507.20	622.37	742.71	868.48
36	507.05	622.22	742.58	868.40
37	506.88	622.06	742.44	868.31
38	506.70	621.88	742.28	868.20
39	506.51	621.68	742.10	868.08
40	506.31	621.46	741.90	867.95
41	506.09	621.22	741.68	867.81
42	505.84	620.96	741.44	867.65
43	505.56	620.67	741.17	867.47
44	505.25	620.34	740.86	867.27
45	504.89	619.96	740.51	867.04
46	504.47	619.52	740.11	866.77
47	503.99	619.01	739.65	866.46
48	503.44	618.42	739.12	866.11
49	502.80	617.75	738.52	865.71
50	502.07	616.99	737.84	865.26
51	501.25	616.14	737.08	864.76
52	500.34	615.19	736.24	864.21
53	499.32	614.13	735.30	863.59
54	498.18	612.96	734.25	862.90
55	496.92	611.66	733.08	862.13
56	495.53	610.22	731.78	861.27
57	493.99	608.62	730.34	860.32
58	492.28	606.84	728.74	859.26
59	490.39	604.87	726.96	858.08
60	488.31	602.69	724.99	856.77
61	486.03	600.29	722.82	855.32

AMER. EXP.

TERMINAL RESERVES 3½%

20 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	71.63	138.40	199.98	256.07	306.30
21	72.61	140.34	202.88	259.91	311.08
22	73.66	142.45	206.04	264.11	316.26
23	74.83	144.77	209.52	268.71	321.96
24	76.10	147.33	213.33	273.76	328.23
25	77.51	150.14	217.54	279.36	335.16
26	79.06	153.24	222.20	285.53	342.83
27	80.79	156.70	227.37	292.41	351.40
28	82.71	160.55	233.14	300.11	360.97
29	84.85	164.85	239.62	308.73	371.67
30	87.28	169.73	246.94	318.46	383.81
31	90.01	175.21	255.17	329.44	397.55
32	93.10	181.40	264.49	341.93	413.11
33	96.56	188.38	275.03	355.98	430.69
34	100.46	196.24	286.85	371.79	450.40
35	104.84	205.04	300.13	389.51	472.59
36	109.73	214.90	314.98	409.40	497.45
37	115.20	225.90	331.60	431.62	525.31
38	121.28	238.18	350.10	456.44	556.40
39	128.04	251.80	370.70	484.02	590.99
40	135.53	266.93	393.54	514.65	629.34
41	143.83	283.65	418.83	548.51	671.79
42	152.97	302.12	446.70	585.88	718.54
43	163.04	322.42	477.39	626.93	769.95
44	174.06	344.68	510.97	671.92	826.23
45	186.13	369.00	547.70	721.07	887.63
46	199.28	395.54	587.75	774.60	954.49
47	213.60	424.41	631.26	832.74	1027.16
48	229.12	455.66	678.38	895.76	1105.95
49	245.89	489.44	729.33	963.90	1191.19
50	263.94	525.83	784.23	1037.37	1283.09
51	283.32	564.90	843.18	1116.26	1381.89
52	304.01	606.62	906.14	1200.60	1487.50
53	325.95	650.86	972.96	1290.08	1599.64
54	349.04	697.44	1043.31	1384.39	1717.94
55	373.17	746.10	1116.85	1483.02	1841.67
56	398.24	796.71	1193.37	1585.67	1970.52
57	424.14	849.02	1272.47	1691.83	2103.84
58	450.85	902.95	1354.07	1801.41	2241.58
59	478.28	958.40	1438.02	1914.26	2383.64
60	506.39	1015.23	1524.13	2030.19	2529.73

AMER. EXP.

TERMINAL RESERVES 3½%

20 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	350.34	387.72	418.02	440.80	455.40
21	355.97	394.17	425.26	448.68	463.92
22	362.10	401.23	433.12	457.29	473.20
23	368.88	408.98	441.80	466.84	483.45
24	376.30	417.51	451.38	477.32	494.66
25	384.53	427.00	462.02	488.94	507.17
26	393.67	437.51	473.76	501.84	521.15
27	403.85	449.19	486.89	516.35	536.73
28	415.21	462.29	501.68	532.57	554.28
29	427.96	477.07	518.26	550.87	573.96
30	442.49	493.82	537.16	571.63	596.47
31	458.86	512.78	558.47	595.20	621.94
32	477.47	534.25	582.75	622.00	651.11
33	498.44	558.57	610.19	652.44	684.20
34	522.05	585.91	641.17	686.77	721.63
35	548.59	616.75	676.09	725.58	763.80
36	578.42	651.39	715.39	769.11	811.28
37	611.82	690.24	759.36	817.97	864.34
38	649.14	733.54	808.49	872.35	923.51
39	690.58	781.74	862.97	932.77	989.09
40	736·61	835.10	923.41	999.64	1061.48
41	787.42	894.10	990.09	1073.26	1141.13
42	843.46	959.06	1063.38	1154.12	1228.64
43	905.00	1030.29	1143.69	1242.78	1324.62
44	972.27	1108.10	1231.49	1339.72	1429.63
45	1045.63	1193.01	1327.30	1445.58	1544.29
46	1125.57	1285.58	1431.83	1561.07	1669.56
47	1212.48	1386.26	1545.53	1686.87	1806.00
48	1306.76	1495.50	1669.05	1823.52	1954.45
49	1408.78	1613.84	1802.85	1971.77	2115.73
50	1518.88	1741.56	1947.46	2132.20	2290.34
51	1637.24	1879.02	2103.29	2305.16	2478.83
52	1763.90	2026.29	2270.31	2490.76	2681.29
53	1898.53	2182.88	2448.04	2688.40	2897.20
54	2040.57	2348.20	2635.84	2897.50	3125.97
55	2189.23	2521.32	2832.68	3116.96	3366.28
56	2344.12	2701.86	3038.23	3346.32	3617.52
57	2504.52	2889.09	3251.57	3584.48	3878.83
58	2670.48	3082.97	3472.64	3831.73	4150.57
59	2841.81	3283.30	3701.52	4088.21	4432.97
60	3018.17	3489.95	3938.11	4353.89	4726.54

AMER. EXP.

TERMINAL RESERVES 3½%

20 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	461.48	458.29	445.14	421.21	385.76
21	470.44	467.53	454.41	430.36	394.65
22	480.20	477.54	464.54	440.48	404.22
23	490.94	488.65	475.90	451.60	414.92
24	502.77	500.99	488.32	463.92	426.54
25	516.08	514.70	502.27	477.57	439.67
26	530.79	530.00	517.66	492.85	454.18
27	547.32	547.04	535.02	509.94	470.70
28	565.80	566.29	554.51	529.40	489.44
29	586.71	587.97	576.71	551.50	510.91
30	610.56	612.94	602.25	577.13	535.67
31	637.76	641.38	631.50	606.33	564.16
32	668.87	674.07	664.99	640.04	596.81
33	704.30	711.15	703.21	678.24	634.02
34	744.23	753.14	746.22	721.39	675.85
35	789.41	800.39	794.78	769.94	722.62
36	840.02	853.48	849.16	824.02	774.63
37	896.72	912.77	909.63	884.08	832.39
38	959.77	978.47	976.56	950.54	896.33
39	1029.44	1050.97	1050.41	1023.89	966.92
40	1106.28	1130.96	1131.92	1104.91	1044.81
41	1190.84	1219.01	1221.69	1194.07	1130.70
42	1283.79	1315.87	1320.39	1292.28	1225.25
43	1385.79	1422.11	1428.85	1400.15	1329.33
44	1497.36	1538.50	1547.62	1518.50	1443.74
45	1619.36	1665.75	1677.70	1648.35	1569.25
46	1752.65	1805.02	1820.33	1790.78	1707.18
47	1898.06	1957.20	1976.24	1946.72	1858.36
48	2056.50	2123.09	2146.46	2117.18	2024.00
49	2228.73	2303.69	2331.99	2303.37	2205.48
50	2415.45	2499.71	2533.77	2506.42	2403.78
51	2617.24	2711.94	2752.78	2727.22	2619.60
52	2834.34	2940.77	2989.31	2965.87	2853.50
53	3066.28	3185.56	3242.46	3221.82	3104.77
54	3312.29	3445.29	3511.53	3494.22	3372.21
55	3570.79	3718.62	3794.98	3781.22	3654.31
56	3841.45	4005.17	4092.33	4082.83	3950.96
57	4123.35	4303.88	4402.98	4398.27	4262.08
58	4416.93	4615.86	4728.04	4729.71	4591.24
59	4723.05	4941.98	5069.54	5080.52	4943.21
60	5042.18	5283.79	5430.15	5454.63	5322.95

AMER. EXP.

TERMINAL RESERVES 3½%

20 Year Mortuary Additions

	Years			
Age	16	17	18	19
20	338.02	276.73	200.94	109.12
21	346.08	283.73	206.14	112.18
22	354.89	291.09	211.75	115.19
23	364.53	299.38	217.89	118.74
24	375.19	308.35	224.75	122.57
25	387.09	318.65	232.59	127.19
26	400.51	330.17	241.50	132.19
27	415.71	343.40	251.55	138.13
28	433.15	358.39	263.24	144.74
29	452.93	375.70	276.42	152.41
30	476.10	395.75	292.08	161.61
31	502.48	418.85	309.97	171.82
32	532.99	445.46	330.38	183.52
33	567.59	475.33	353.21	196.60
34	606.16	508.50	378.48	211.00
35	649.20	545.52	406.73	227.20
36	697.06	586.70	438.21	245.10
37	750.23	632.52	473.12	265.14
38	809.13	683.14	511.83	287.17
39	874.03	739.05	554.40	311.48
40	945.82	800.79	601.62	338.66
41	1024.88	868.99	653.96	368.67
42	1112.15	944.49	711.84	401.98
43	1208.45	1027.75	775.80	438.74
44	1314.25	1119.36	846.13	479.21
45	1430.49	1220.05	923.62	524.03
46	1558.40	1331.18	1009.61	574.07
47	1698.94	1453.76	1104.70	629.20
48	1853.43	1588.81	1209.39	690.22
49	2023.07	1737.16	1324.91	757.86
50	2208.55	1899.96	1452.07	832.22
51	2411.09	2078.23	1591.43	914.30
52	2631.10	2272.03	1743.53	1003.63
53	2867.48	2480.69	1906.81	1099.28
54	3119.50	2702.71	2080.49	1201.33
55	3385.09	2936.81	2264.19	1309.91
56	3664.80	3184.64	2460.38	1427.41
57	3959.96	3448.50	2671.67	1555.40
58	4275.34	3733.93	2903.45	1698.40
59	4616.77	4047.24	3162.02	1860.26
60	4989.84	4394.37	3451.97	2043.57

AMER. EXP.

TERMINAL RESERVES 3½%

15 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	52.91	100.15	141.35	176.17	204.22
21	53.47	101.23	142.94	178.23	206.71
22	54.08	102.42	144.68	180.50	209.42
23	54.74	103.72	146.60	182.96	212.38
24	55.47	105.17	148.70	185.68	215.67
25	56.27	106.72	150.99	188.65	219.24
26	57.14	108.44	153.52	191.92	223.20
27	58.09	110.33	156.27	195.50	227.54
28	59.15	112.39	159.31	199.46	232.33
29	60.29	114.65	162.65	203.80	237.55
30	61.57	117.18	166.37	208.62	243.39
31	62.99	119.98	170.47	213.96	249.92
32	64.57	123.08	175.06	219.98	257.20
33	66.33	126.57	180.23	226.71	265.40
34	68.31	130.51	186.04	234.31	274.59
35	70.57	134.97	192.66	242.93	285.12
36	73.11	140.03	200.12	252.73	297.05
37	76.00	145.75	208.63	263.88	310.72
38	79.26	152.24	218.25	276.54	326.22
39	82.93	159.54	229.11	290.83	343.76
40	87.06	167.77	241.36	306.96	363.50
41	91.70	177.01	255.12	325.05	385.71
42	96.88	187.35	270.50	345.31	410.47
43	102.67	198.86	287.65	367.82	438.06
44	109.07	211.65	306.64	392.80	468.58
45	116.19	225.79	327.68	420.43	502.25
46	124.03	241.43	350.90	450.82	539.28
47	132.69	258.64	376.40	484.22	580.00
48	142.19	277.52	404.38	520.87	624.70
49	152.59	298.17	435.01	561.01	673.68
50	163.96	320.76	468.52	604.94	727.26
51	176.39	345.46	505.16	652.98	785.94
52	189.93	372.39	545.11	705.40	849.96
53	204.66	401.67	588.61	762.48	919.77
54	220.65	433.48	635.85	824.56	995.78
55	237.95	467.90	687.03	891.89	1078.26
56	256.59	505.05	742.32	964.65	1167.49
57	276.61	544.96	801.74	1042.91	1263.55
58	297.95	587.51	865.14	1126.48	1366.24
59	320.51	632.53	932.25	1215.04	1475.23
60	344.21	679.84	1002.85	1308.29	1590.07

AMER. EXP.

TERMINAL RESERVES 3½%

15 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	225.10	238.31	243.37	239.80	226.94
21	227.92	241.40	246.68	243.14	230.23
22	231.02	244.83	250.29	246.84	233.93
23	234.43	248.56	254.25	250.95	237.97
24	238.18	252.69	258.69	255.52	242.42
25	242.28	257.26	263.55	260.45	247.32
26	246.86	262.31	268.89	265.98	252.89
27	251.84	267.78	274.74	272.09	258.89
28	257.31	273.84	281.29	278.80	265.59
29	263.33	280.57	288.43	286.20	272.83
30	270.12	288.05	296.48	294.43	281.04
31	277.62	296.40	305.34	303.63	290.12
32	286.05	305.70	315.35	313.93	300.47
33	295.48	316.21	326.59	325.68	312.21
34	306.15	328.06	339.41	339.02	325.67
35	318.34	341.73	354.18	354.53	341.24
36	332.25	357.31	371.11	372.21	359.15
37	348.18	375.23	390.50	392.62	379.67
38	366.31	395.54	412.61	415.72	403.02
39	386.73	418.53	437.46	441.80	429.26
40	409.83	444.37	465.51	471.11	458.55
41	435.66	473.38	496.87	503.70	491.07
42	464.55	505.72	531.68	539.84	527.14
43	496.65	541.49	570.15	579.78	567.02
44	532.04	580.92	612.56	623.83	611.03
45	571.06	624.40	659.35	672.47	659.57
46	614.01	672.29	710.92	726.02	713.14
47	661.24	724.98	767.63	785.04	772.11
48	713.13	782.86	830.03	849.94	837.12
49	769.97	846.34	898.44	921.22	908.65
50	832.23	915.86	973.48	999.54	987.21
51	900.40	992.09	1055.92	1085.59	1073.69
52	974.89	1075.53	1146.15	1179.93	1168.57
53	1056.23	1166.66	1244.83	1283.19	1272.67
54	1144.83	1266.05	1352.59	1396.20	1386.92
55	1241.07	1374.13	1469.98	1519.63	1511.94
56	1345.30	1491.38	1597.64	1654.08	1648.19
57	1457.68	1618.06	1735.76	1799.61	1796.06
58	1578.02	1753.87	1883.86	1955.97	1955.16
59	1705.83	1898.10	2041.40	2122.45	2124.49
60	1840.51	2050.30	2207.78	2298.25	2303.55

AMER. EXP.

TERMINAL RESERVES 3½%

15 Year Mortuary Additions

Age	Years 11	12	13	14
20	204.22	171.01	126.49	69.77
21	207.35	173.71	128.48	70.86
22	210.80	176.65	130.73	72.26
23	214.53	179.91	133.36	73.71
24	218.73	183.71	136.26	75.49
25	223.44	187.79	139.49	77.25
26	228.65	192.43	143.01	79.37
27	234.36	197.33	146.84	81.47
28	240.58	202.83	151.01	83.94
29	247.44	208.75	155.65	86.58
30	255.12	215.59	160.98	89.80
31	263.79	223.24	167.05	93.28
32	273.62	232.05	173.91	97.42
33	284.91	242.03	181.88	102.02
34	297.72	253.55	190.86	107.36
35	312.76	266.94	201.58	113.81
36	329.88	282.34	213.81	120.93
37	349.69	300.10	227.75	129.10
38	372.10	319.97	243.28	138.16
39	397.05	342.00	260.46	148.15
40	424.86	366.58	279.66	159.39
41	455.74	393.88	301.04	171.81
42	490.00	424.23	324.71	185.68
43	527.93	457.72	350.95	200.93
44	569.69	494.69	379.77	217.74
45	615.87	535.50	411.73	236.52
46	666.77	580.64	447.21	257.30
47	722.97	630.60	486.43	280.34
48	785.06	685.77	529.83	305.81
49	853.32	746.50	577.56	333.84
50	928.41	813.31	630.19	364.91
51	1011.15	887.16	688.69	399.67
52	1102.14	968.68	753.41	437.94
53	1202.30	1058.60	824.71	480.33
54	1312.46	1157.49	903.51	527.41
55	1433.03	1266.14	990.32	579.17
56	1564.87	1385.25	1085.53	636.35
57	1708.24	1514.81	1189.49	698.57
58	1862.46	1654.47	1301.18	765.24
59	2026.83	1802.92	1419.75	836.14
60	2200.36	1959.79	1545.44	911.86

AMER. EXP.

TERMINAL RESERVES 3½%

10 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	34.32	62.16	83.13	96.83	102.85
21	34.61	62.71	83.89	97.76	103.90
22	34.93	63.29	84.71	98.77	104.99
23	35.27	63.93	85.61	99.84	106.16
24	35.64	64.65	86.59	101.03	107.50
25	36.05	65.40	87.65	102.33	108.91
26	36.48	66.21	88.78	103.69	110.43
27	36.95	67.11	90.02	105.20	112.13
28	37.47	68.09	91.39	106.88	113.99
29	38.04	69.17	92.92	108.74	116.03
30	38.67	70.36	94.59	110.75	118.29
31	39.36	71.68	96.42	113.00	120.85
32	40.12	73.11	98.42	115.49	123.60
33	40.95	74.69	100.67	118.22	126.67
34	41.86	76.44	103.11	121.23	129.98
35	42.89	78.39	105.86	124.56	133.73
36	44.03	80.56	108.89	128.30	137.88
37	45.30	82.97	112.31	132.48	142.62
38	46.73	85.70	116.15	137.26	148.01
39	48.35	88.79	120.56	142.70	154.20
40	50.20	92.36	125.62	149.02	161.34
41	52.32	96.44	131.45	156.23	169.58
42	54.74	101.11	138.09	164.54	178.99
43	57.49	106.39	145.65	173.91	189.67
44	60.57	112.36	154.12	184.47	201.64
45	64.05	119.04	163.66	196.30	214.95
46	67.92	126.51	174.29	209.41	229.70
47	72.26	134.85	186.08	223.95	246.06
48	77.07	144.05	199.10	240.01	264.14
49	82.36	154.19	213.46	257.74	284.12
50	88.22	165.41	229.35	277.35	306.19
51	94.68	177.79	246.89	298.99	330.59
52	101.80	191.45	266.22	322.87	357.48
53	109.65	206.47	287.52	349.17	387.16
54	118.25	222.98	310.89	378.09	419.86
55	127.69	241.07	336.58	409.91	455.81
56	138.04	260.95	364.83	444.90	495.42
57	149.38	282.75	395.81	483.32	538.93
58	161.78	306.59	429.72	525.42	586.71
59	175.30	332.62	466.79	571.54	639.21
60	190.02	360.98	507.25	621.99	696.73

AMER. EXP.

TERMINAL RESERVES 3½%

10 Year Mortuary Additions

Age	Years 6	7	8	9
20	100.73	89.93	69.93	40.19
21	101.77	90.90	70.76	40.67
22	102.88	91.95	71.57	41.14
23	104.09	93.04	72.44	41.68
24	105.44	94.31	73.52	42.36
25	106.89	95.70	74.66	43.00
26	108.46	97.16	75.78	43.65
27	110.20	98.73	77.06	44.48
28	112.07	100.49	78.56	45.35
29	114.18	102.54	80.21	46.41
30	116.56	104.73	82.05	47.46
31	119.17	107.23	84.05	48.72
32	122.03	109.85	86.22	49.96
33	125.13	112.80	88.57	51.42
34	128.56	115.96	91.20	52.98
35	132.40	119.64	94.22	54.90
36	136.74	123.74	97.67	56.97
37	141.66	128.47	101.55	59.42
38	147.33	133.83	106.09	62.16
39	153.76	140.04	111.20	65.35
40	161.31	147.22	117.28	69.16
41	169.91	155.53	124.25	73.42
42	179.84	165.06	132.15	78.25
43	191.04	175.69	140.93	83.62
44	203.47	187.44	150.61	89.50
45	217.27	200.51	161.39	96.11
46	232.58	215.01	173.40	103.40
47	249.57	231.14	186.70	111.57
48	268.38	248.95	201.45	120.54
49	289.10	268.60	217.64	130.41
50	312.06	290.34	235.63	141.48
51	337.39	314.41	255.63	153.74
52	365.40	341.09	277.76	167.34
53	396.38	370.56	302.25	182.36
54	430.47	403.03	329.19	198.90
55	467.99	438.77	358.92	217.26
56	509.37	478.31	391.99	237.81
57	554.94	522.01	428.63	260.45
58	605.14	570.24	468.99	285.53
59	660.39	623.30	513.60	313.36
60	720.91	681.63	562.76	343.97

AMER. EXP.

MEAN RESERVES

Ordinary Life

3½%

Age	Years 1	2	3	4	5
21	10.11	16.68	23.47	30.51	37.81
22	10.40	17.24	24.33	31.67	39.27
23	10.71	17.85	25.24	32.89	40.80
24	11.03	18.47	26.18	34.15	42.41
25	11.37	19.13	27.16	35.48	44.09
26	11.72	19.82	28.20	36.87	45.85
27	12.09	20.54	29.29	38.33	47.69
28	12.48	21.30	30.42	39.86	49.63
29	12.89	22.09	31.61	41.47	51.65
30	13.32	22.93	32.87	43.15	53.78
31	13.78	23.82	34.19	44.91	56.00
32	14.25	24.73	35.56	46.76	58.33
33	14.75	25.69	37.01	48.70	60.77
34	15.28	26.72	38.54	50.74	63.34
35	15.84	27.79	40.14	52.88	66.02
36	16.42	28.91	41.80	55.10	68.82
37	17.04	30.09	43.55	57.44	71.75
38	17.69	31.33	45.39	59.88	74.82
39	18.37	32.63	47.32	62.46	78.05
40	19.09	33.99	49.35	65.16	81.43
41	19.86	35.45	51.49	68.00	84.97
42	20.66	36.96	53.73	70.96	88.65
43	21.52	38.56	56.08	74.06	92.49
44	22.42	40.23	58.52	77.27	96.47
45	23.37	41.98	61.07	80.61	100.58
46	24.36	43.80	63.71	84.05	104.79
47	25.41	45.71	66.45	87.59	109.12
48	26.51	47.68	69.25	91.22	113.55
49	27.66	49.70	72.14	94.94	118.08
50	28.87	51.80	75.12	98.78	122.75
51	30.13	53.99	78.20	102.73	127.54
52	31.46	56.25	81.38	106.79	132.45
53	32.86	58.62	84.67	110.98	137.49
54	34.33	61.07	88.07	115.28	142.68
55	35.88	63.61	91.57	119.71	147.99
56	37.50	66.25	95.19	124.27	153.43
57	39.21	69.01	98.94	128.96	159.01
58	41.02	71.87	102.81	133.77	164.70
59	42.92	74.84	106.78	138.69	170.51
60	44.92	77.92	110.88	143.75	176.45
61	47.02	81.11	115.10	148.92	182.50
62	49.25	84.44	119.46	154.22	188.65
63	51.60	87.90	123.93	159.62	194.89
64	54.07	91.47	128.51	165.10	201.17
65	56.67	95.15	133.18	170.66	207.51
66	59.42	98.98	137.96	176.30	213.89

AMER. EXP.

MEAN RESERVES

Ordinary Life

3½%

Age	Years 6	7	8	9	10
21	45.36	53.17	61.26	69.63	78.30
22	47.13	55.28	63.71	72.43	81.45
23	49.00	57.49	66.26	75.35	84.75
24	50.95	59.79	68.94	78.41	88.20
25	52.99	62.21	71.75	81.60	91.79
26	55.14	64.75	74.68	84.94	95.56
27	57.38	67.39	77.74	88.44	99.50
28	59.73	70.16	80.95	92.10	103.61
29	62.18	73.06	84.31	95.93	107.91
30	64.76	76.10	87.82	99.92	112.40
31	67.46	79.29	91.50	104.10	117.09
32	70.28	82.62	95.34	108.45	121.97
33	73.23	86.09	99.34	113.00	127.08
34	76.33	89.72	103.54	117.77	132.42
35	79.57	93.54	107.93	122.75	137.99
36	82.95	97.51	112.51	127.94	143.79
37	86.49	101.67	117.29	133.35	149.83
38	90.20	106.02	122.29	138.99	156.10
39	94.09	110.58	127.50	144.85	162.62
40	98.15	115.31	132.91	150.93	169.34
41	102.39	120.25	138.54	157.22	176.28
42	106.79	125.36	144.34	163.69	183.38
43	111.36	130.65	150.32	170.33	190.68
44	116.08	136.08	156.44	177.14	198.14
45	120.93	141.66	162.72	184.10	205.75
46	125.90	147.36	169.13	191.20	213.52
47	130.99	153.20	175.69	198.45	221.42
48	136.20	159.16	182.38	205.82	229.46
49	141.53	165.24	189.19	213.34	237.63
50	146.99	171.47	196.15	221.00	245.96
51	152.59	177.84	203.26	228.80	254.41
52	158.32	184.35	210.51	236.74	262.99
53	164.19	191.01	217.90	244.81	271.70
54	170.20	197.80	225.42	253.01	280.52
55	176.34	204.72	233.06	261.32	289.45
56	182.61	211.76	240.83	269.75	298.47
57	189.02	218.94	248.71	278.28	307.56
58	195.54	226.23	256.69	286.87	316.69
59	202.18	233.61	264.75	295.51	325.83
60	208.92	241.08	272.86	304.18	334.97
61	215.76	248.62	281.01	312.85	344.08
62	222.68	256.21	289.17	321.51	353.16
63	229.64	263.82	297.34	330.14	362.24
64	236.64	271.42	305.47	338.78	371.41
65	243.65	279.02	313.64	347.54	380.83
66	250.69	286.69	321.96	356.60	390.70

AMER. EXP.

MEAN RESERVES

Ordinary Life

3½%

Age	Years 11	12	13	14	15
21	87.27	96.54	106.13	116.04	126.29
22	90.79	100.44	110.41	120.73	131.39
23	94.47	104.51	114.90	125.63	136.71
24	98.31	108.77	119.58	130.73	142.25
25	102.33	113.21	124.45	136.05	148.02
26	106.53	117.86	129.55	141.60	154.03
27	110.91	122.70	134.86	147.39	160.31
28	115.49	127.75	140.39	153.42	166.84
29	120.27	133.02	146.17	159.71	173.65
30	125.27	138.53	152.19	166.26	180.73
31	130.48	144.27	158.47	173.09	188.11
32	135.91	150.25	165.01	180.18	195.75
33	141.58	156.49	171.82	187.55	203.69
34	147.49	162.99	178.90	195.21	211.91
35	153.66	169.75	186.25	203.14	220.39
36	160.07	176.76	193.85	211.31	229.11
37	166.73	184.03	201.71	219.73	238.08
38	173.63	191.54	209.80	228.38	247.27
39	180.77	199.27	218.11	237.26	256.70
40	188.11	207.22	226.64	246.35	266.32
41	195.67	215.38	235.38	255.65	276.15
42	203.40	223.72	244.30	265.12	286.15
43	211.33	232.25	253.41	274.78	296.31
44	219.42	240.94	262.67	284.57	306.62
45	227.66	249.78	272.08	294.52	317.07
46	236.05	258.77	281.63	304.63	327.64
47	244.58	267.90	291.32	314.80	338.31
48	253.25	277.15	301.12	325.11	349.07
49	262.04	286.53	311.03	335.49	359.89
50	270.98	296.03	321.05	346.00	370.82
51	280.04	305.64	331.17	356.57	381.79
52	289.21	315.36	341.38	367.22	392.80
53	298.51	325.18	351.66	377.89	403.81
54	307.90	335.08	362.00	388.60	414.81
55	317.38	345.03	372.35	399.29	425.77
56	326.91	355.01	382.70	409.93	436.64
57	336.49	365.00	393.03	420.53	447.44
58	346.07	374.96	403.30	431.03	458.17
59	355.64	384.88	413.50	441.50	468.93
60	365.17	394.73	423.66	451.99	479.81
61	374.65	404.57	433.87	462.64	490.96
62	384.12	414.46	444.25	473.57	502.51
63	393.68	424.56	454.96	484.95	514.58
64	403.46	435.00	466.13	496.88	527.25
65	413.61	445.95	477.91	509.46	540.61
66	424.34	457.57	490.40	522.81	554.64

AMER. EXP.

MEAN RESERVES

Ordinary Life

3½%

Age	Years 16	17	18	19	20
21	136.88	147.81	159.10	170.74	182.74
22	142.39	153.75	165.46	177.54	190.00
23	148.14	159.94	172.10	184.63	197.55
24	154.13	166.37	179.00	192.01	205.40
25	160.36	173.08	186.18	199.68	213.56
26	166.85	180.06	193.66	207.64	222.02
27	173.62	187.33	201.43	215.92	230.81
28	180.66	194.88	209.50	224.50	239.89
29	187.99	202.74	217.87	233.39	249.28
30	195.61	210.89	226.55	242.58	258.96
31	203.53	219.34	235.53	252.06	268.92
32	211.72	228.07	244.77	261.80	279.14
33	220.21	237.08	254.29	271.81	289.62
34	228.97	246.36	264.07	282.07	300.34
35	237.99	255.90	274.10	292.57	311.29
36	247.24	265.66	284.35	303.29	322.45
37	256.73	275.66	294.83	314.23	333.82
38	266.45	285.88	305.53	325.37	345.37
39	276.39	296.30	316.41	336.69	357.09
40	286.52	306.92	327.48	348.17	368.97
41	296.85	317.72	338.72	359.82	380.98
42	307.34	328.67	350.10	371.59	393.10
43	317.99	339.77	361.62	383.48	405.31
44	328.78	350.99	373.23	395.44	417.58
45	339.69	362.32	384.93	407.47	429.90
46	350.69	373.72	396.69	419.54	442.22
47	361.79	385.20	408.50	431.63	454.54
48	372.96	396.73	420.34	443.71	466.81
49	384.19	408.30	432.17	455.76	479.02
50	395.47	419.88	444.00	467.77	491.15
51	406.77	431.46	455.78	479.70	503.15
52	418.08	442.99	467.49	491.52	515.03
53	429.36	454.47	479.11	503.22	526.81
54	440.58	465.86	490.61	514.82	538.54
55	451.74	477.16	502.03	526.39	550.32
56	462.78	488.36	513.42	538.02	562.25
57	473.77	499.57	524.90	549.84	574.44
58	484.76	510.87	536.57	561.93	586.98
59	495.87	522.38	548.55	574.40	599.93
60	507.20	534.23	560.93	587.30	613.33
61	518.91	546.52	573.79	600.71	627.16
62	531.10	559.33	587.20	614.59	641.39
63	543.85	572.74	601.12	628.91	656.19
64	557.23	586.69	615.53	643.84	671.81
65	571.21	601.18	630.59	659.66	688.59
66	585.81	616.41	646.65	676.74	706.62

AMER. EXP.

MEAN RESERVES 3½%

19 Payment Life

Age	Years 1	2	3	4	5
21	18.27	33.34	49.02	65.32	82.28
22	18.61	34.01	50.03	66.69	84.02
23	18.96	34.70	51.08	68.11	85.81
24	19.33	35.43	52.17	69.58	87.68
25	19.71	36.18	53.30	71.10	89.61
26	20.10	36.95	54.46	72.67	91.59
27	20.51	37.75	55.67	74.30	93.66
28	20.94	38.58	56.91	75.97	95.78
29	21.37	39.43	58.20	77.71	97.98
30	21.83	40.32	59.54	79.50	100.25
31	22.30	41.25	60.92	81.36	102.59
32	22.79	42.19	62.34	83.27	105.01
33	23.30	43.17	63.82	85.25	107.51
34	23.83	44.20	65.35	87.30	110.09
35	24.38	45.26	66.93	89.42	112.75
36	24.95	46.35	68.56	91.59	115.48
37	25.54	47.48	70.24	93.83	118.30
38	26.15	48.65	71.97	96.14	121.21
39	26.80	49.86	73.77	98.54	124.22
40	27.46	51.12	75.62	101.02	127.31
41	28.16	52.43	77.56	103.58	130.51
42	28.88	53.78	79.55	106.21	133.78
43	29.64	55.19	81.61	108.92	137.14
44	30.43	56.64	83.72	111.69	140.56
45	31.26	58.14	85.89	114.52	144.03
46	32.11	59.68	88.10	117.39	147.53
47	33.01	61.27	90.37	120.30	151.06
48	33.94	62.89	92.65	123.21	154.60
49	34.90	64.53	94.95	126.16	158.16
50	35.89	66.21	97.29	129.13	161.74
51	36.93	67.94	99.68	132.15	165.36
52	38.02	69.71	102.11	135.21	169.01
53	39.15	71.54	104.59	138.30	172.68
54	40.34	73.42	107.12	141.44	176.40
55	41.59	75.36	109.71	144.65	180.16
56	42.90	77.37	112.37	147.90	183.96
57	44.28	79.45	115.11	151.22	187.80
58	45.75	81.63	117.91	154.60	191.68
59	47.29	83.87	120.79	158.04	195.61
60	48.93	86.21	123.75	161.55	199.60
61	50.66	88.64	126.80	165.14	203.62

AMER. EXP.

MEAN RESERVES

3½%

19 Payment Life

Age	Years 6	7	8	9	10
21	99.92	118.27	137.36	157.22	177.87
22	102.04	120.78	140.28	160.56	181.66
23	104.23	123.38	143.30	164.02	185.57
24	106.50	126.08	146.43	167.61	189.62
25	108.85	128.86	149.67	171.30	193.80
26	111.27	131.73	153.00	175.12	198.11
27	113.79	134.71	156.46	179.07	202.58
28	116.37	137.77	160.01	183.13	207.16
29	119.04	140.93	163.68	187.32	211.89
30	121.80	144.19	167.46	191.64	216.75
31	124.65	147.57	171.37	196.09	221.77
32	127.59	151.03	175.38	200.66	226.91
33	130.62	154.61	179.51	205.37	232.21
34	133.74	158.29	183.77	210.22	237.67
35	136.96	162.08	188.15	215.20	243.27
36	140.27	165.98	192.66	220.32	249.02
37	143.68	170.00	197.29	225.58	254.91
38	147.19	174.13	202.04	230.96	260.92
39	150.82	178.38	206.92	236.47	267.06
40	154.55	182.74	211.91	242.09	273.30
41	158.37	187.20	217.00	247.80	279.62
42	162.29	191.75	222.17	253.58	286.00
43	166.29	196.37	227.40	259.41	292.43
44	170.34	201.04	232.67	265.27	298.87
45	174.43	205.73	237.96	271.14	305.31
46	178.54	210.44	243.25	277.00	311.73
47	182.68	215.18	248.56	282.88	318.15
48	186.82	219.90	253.84	288.70	324.50
49	190.98	224.62	259.11	294.49	330.81
50	195.14	229.34	264.36	300.25	337.06
51	199.33	234.07	269.60	305.98	343.25
52	203.53	238.79	274.82	311.66	349.36
53	207.75	243.51	280.01	317.27	355.37
54	211.99	248.24	285.17	322.83	361.29
55	216.26	252.97	290.31	328.34	367.13
56	220.54	257.67	295.39	333.76	372.84
57	224.84	262.38	300.45	339.10	378.40
58	229.17	267.09	305.46	344.34	383.82
59	233.52	271.77	310.40	349.46	389.04
60	237.88	276.42	315.24	354.42	394.05
61	242.24	281.02	319.99	359.21	398.81

AMER. EXP.

MEAN RESERVES

3½%

19 Payment Life

Age	Years 11	12	13	14	15
21	199.37	221.73	244.99	269.19	294.39
22	203.61	226.44	250.19	274.90	300.62
23	207.99	231.30	255.56	280.79	307.05
24	212.52	236.34	261.11	286.88	313.69
25	217.20	241.53	266.84	293.16	320.53
26	222.03	246.89	272.74	299.62	327.58
27	227.02	252.42	278.84	306.30	334.85
28	232.14	258.10	285.08	313.13	342.30
29	237.41	263.94	291.51	320.17	349.97
30	242.84	269.95	298.13	327.41	357.85
31	248.44	276.15	304.95	334.86	365.95
32	254.18	282.50	311.92	342.48	374.22
33	260.09	289.04	319.09	350.30	382.71
34	266.17	295.75	326.44	358.30	391.38
35	272.40	302.61	333.96	366.48	400.21
36	278.78	309.63	341.62	374.79	409.17
37	285.30	316.79	349.43	383.23	418.27
38	291.94	324.07	357.33	391.78	427.46
39	298.71	331.46	365.34	400.42	436.74
40	305.57	338.93	373.43	409.13	446.09
41	312.49	346.46	381.57	417.89	455.48
42	319.47	354.04	389.75	426.68	464.90
43	326.49	361.64	397.94	435.47	474.31
44	333.51	369.24	406.13	444.25	483.70
45	340.51	376.81	414.25	452.95	493.01
46	347.49	384.33	422.34	461.60	502.25
47	354.45	391.82	430.37	470.19	511.40
48	361.32	399.21	438.27	478.61	520.38
49	368.12	406.51	446.06	486.91	529.22
50	374.84	413.69	453.70	495.03	537.86
51	381.48	420.75	461.21	503.00	546.30
52	387.99	427.67	468.53	510.74	554.51
53	394.38	434.42	475.64	518.22	562.41
54	400.65	441.01	482.54	525.45	570.02
55	406.78	447.41	489.21	532.41	577.32
56	412.72	453.57	495.57	539.00	584.21
57	418.48	459.48	501.63	545.23	590.68
58	424.01	465.10	507.33	551.05	596.73
59	429.30	470.41	512.65	556.45	602.37
60	434.28	475.34	517.57	561.45	607.62
61	438.95	479.92	522.13	566.10	612.54

LIBRARY OF THE UNIVERSITY OF CALIFORNIA

AMER. EXP.

MEAN RESERVES

3½%

19 Payment Life

Age	Years 16	17	18	19
21	320.60	347.89	376.29	405.84
22	327.38	355.23	384.21	414.37
23	334.36	362.79	392.37	423.16
24	341.58	370.60	400.79	432.22
25	349.01	378.64	409.46	441.55
26	356.66	386.91	418.39	451.15
27	364.55	395.45	427.59	461.02
28	372.64	404.19	437.01	471.15
29	380.95	413.17	446.68	481.52
30	389.48	422.38	456.57	492.14
31	398.26	431.83	466.73	503.01
32	407.20	441.46	477.07	514.08
33	416.36	451.31	487.62	525.35
34	425.70	461.34	498.35	536.81
35	435.20	471.52	509.24	548.45
36	444.84	481.84	520.28	560.23
37	454.60	492.29	531.44	572.15
38	464.45	502.83	542.70	584.18
39	474.40	513.47	554.06	596.31
40	484.40	524.16	565.48	608.51
41	494.45	534.89	576.95	620.78
42	504.51	545.65	588.45	633.09
43	514.58	556.41	599.95	645.41
44	524.61	567.12	611.42	657.71
45	534.55	577.75	622.79	669.96
46	544.41	588.28	634.10	682.16
47	554.18	598.74	645.30	694.29
48	563.77	609.01	656.39	706.28
49	573.20	619.11	667.28	718.13
50	582.41	628.99	677.96	729.81
51	591.42	638.65	688.40	741.31
52	600.14	648.02	698.60	752.58
53	608.54	657.05	708.49	763.59
54	616.63	665.76	718.06	774.38
55	624.35	674.09	727.30	784.97
56	631.67	682.06	736.24	795.34
57	638.55	689.62	744.86	805.55
58	645.04	696.83	753.23	815.64
59	651.15	703.74	761.33	825.62
60	656.89	710.27	769.16	835.46
61	662.31	716.54	776.77	845.15

AMER. EXP.

MEAN RESERVES

3½%

14 Payment Life

Age	Years 1	2	3	4	5
21	23.48	43.98	65.33	87.55	110.68
22	23.90	44.81	66.59	89.26	112.85
23	24.33	45.68	67.90	91.03	115.11
24	24.78	46.58	69.26	92.87	117.44
25	25.25	47.51	70.67	94.77	119.86
26	25.74	48.46	72.11	96.73	122.34
27	26.24	49.46	73.62	98.76	124.92
28	26.76	50.48	75.17	100.85	127.58
29	27.30	51.54	76.77	103.02	130.33
30	27.86	52.64	78.43	105.26	133.16
31	28.44	53.78	80.14	107.56	136.09
32	29.03	54.95	81.90	109.94	139.11
33	29.65	56.15	83.72	112.39	142.21
34	30.29	57.41	85.61	114.93	145.42
35	30.96	58.71	87.55	117.54	148.71
36	31.64	60.03	89.54	120.21	152.09
37	32.35	61.41	91.60	122.97	155.57
38	33.08	62.81	93.70	125.79	159.14
39	33.84	64.27	95.88	128.71	162.82
40	34.63	65.77	98.12	131.71	166.59
41	35.44	67.33	100.43	134.79	170.47
42	36.29	68.93	102.80	137.95	174.42
43	37.17	70.58	105.24	141.18	178.46
44	38.07	72.27	107.73	144.48	182.57
45	39.01	74.01	110.26	147.82	186.70
46	39.98	75.78	112.84	151.19	190.86
47	40.98	77.59	115.45	154.59	195.04
48	42.01	79.42	118.07	157.98	199.21
49	43.06	81.26	120.68	161.37	203.38
50	44.14	83.12	123.31	164.76	207.52
51	45.25	85.01	125.96	168.16	211.66
52	46.40	86.92	128.62	171.55	215.77
53	47.59	88.86	131.28	174.93	219.84
54	48.80	90.81	133.95	178.28	223.88
55	50.07	92.79	136.62	181.62	227.87
56	51.37	94.79	139.30	184.95	231.81
57	52.72	96.83	141.99	188.24	235.69
58	54.13	98.91	144.68	191.50	239.49
59	55.60	101.01	147.36	194.72	243.20
60	57.13	103.14	150.04	197.91	246.85
61	58.72	105.32	152.73	201.06	250.41

AMER. EXP.

MEAN RESERVES

3½%

14 Payment Life

Age	Years 6	7	8	9	10
21	134.76	159.84	185.95	213.14	241.45
22	137.42	163.00	189.63	217.35	246.23
23	140.18	166.27	193.44	221.73	251.19
24	143.03	169.66	197.38	226.25	256.31
25	145.97	173.15	201.45	230.92	261.59
26	149.00	176.76	205.65	235.72	267.04
27	152.15	180.50	210.00	240.71	272.68
28	155.40	184.34	214.48	245.84	278.50
29	158.74	188.32	219.10	251.14	284.49
30	162.20	192.43	223.87	256.60	290.67
31	165.77	196.65	228.78	262.21	297.01
32	169.44	201.00	233.84	268.00	303.55
33	173.23	205.48	239.04	273.95	310.27
34	177.12	210.09	244.38	280.06	317.18
35	181.12	214.83	249.88	286.35	324.28
36	185.23	219.68	255.52	292.78	331.54
37	189.46	224.69	261.32	299.40	339.01
38	193.80	229.81	267.25	306.16	346.61
39	198.25	235.07	273.32	313.07	354.38
40	202.82	240.45	279.52	320.12	362.29
41	207.50	245.94	285.85	327.28	370.30
42	212.26	251.52	292.26	334.52	378.40
43	217.11	257.19	298.74	341.84	386.58
44	222.03	262.91	305.29	349.23	394.83
45	226.96	268.64	311.83	356.60	403.06
46	231.91	274.40	318.40	364.00	411.32
47	236.88	280.16	324.96	371.39	419.57
48	241.83	285.89	331.50	378.75	427.77
49	246.76	291.60	337.99	386.05	435.93
50	251.66	297.26	344.42	393.28	443.99
51	256.54	302.87	350.79	400.44	451.97
52	261.36	308.42	357.08	407.48	459.81
53	266.13	313.89	363.25	414.38	467.50
54	270.84	319.26	369.30	421.14	475.01
55	275.46	324.52	375.20	427.71	482.33
56	280.00	329.64	380.93	434.09	489.41
57	284.43	334.63	386.49	440.24	496.21
58	288.75	339.47	391.84	446.14	502.73
59	292.95	344.12	396.94	451.73	508.89
60	297.01	348.57	401.80	457.02	514.69
61	300.91	352.81	406.36	461.95	520.08

AMER. EXP.

MEAN RESERVES

3½%

14 Payment Life

Age	Years 11	12	13	14
21	270.94	301.65	333.65	366.97
22	276.31	307.63	340.25	374.25
23	281.87	313.82	347.10	381.78
24	287.61	320.21	354.17	389.55
25	293.54	326.81	361.47	397.56
26	299.65	333.61	368.98	405.83
27	305.98	340.65	376.76	414.37
28	312.49	347.89	384.76	423.16
29	319.20	355.35	393.00	432.22
30	326.13	363.05	401.50	441.55
31	333.23	370.95	410.23	451.14
32	340.56	379.09	419.22	461.01
33	348.09	387.45	428.45	471.14
34	355.82	396.04	437.91	481.52
35	363.76	404.85	447.61	492.15
36	371.87	413.83	457.51	503.00
37	380.20	423.06	467.66	514.09
38	388.68	432.43	477.96	525.36
39	397.32	441.97	488.43	536.81
40	406.10	451.66	499.07	548.45
41	415.00	461.47	509.84	560.23
42	423.98	471.38	520.71	572.14
43	433.05	481.38	531.70	584.18
44	442.19	491.46	542.78	596.32
45	451.32	501.53	553.86	608.51
46	460.48	511.64	565.00	620.78
47	469.63	521.75	576.16	633.09
48	478.74	531.83	587.29	645.40
49	487.79	541.86	598.39	657.70
50	496.75	551.78	609.40	669.95
51	505.61	561.62	620.34	682.16
52	514.31	571.29	631.12	694.27
53	522.87	580.83	641.79	706.27
54	531.23	590.16	652.25	718.12
55	539.37	599.24	662.50	729.81
56	547.24	608.07	672.50	741.30
57	554.82	616.58	682.20	752.56
58	562.06	624.76	691.60	763.60
59	568.93	632.54	700.63	774.38
60	575.40	639.93	709.33	784.95
61	581.42	646.89	717.68	795.34

AMER. EXP.

MEAN RESERVES

3½%

9 Payment Life

Age	Years 1	2	3	4	5
21	34.73	66.98	100.58	135.59	172.06
22	35.33	68.18	102.40	138.06	175.21
23	35.95	69.41	104.28	140.61	178.46
24	36.59	70.70	106.24	143.26	181.84
25	37.25	72.03	108.26	146.00	185.33
26	37.94	73.40	110.34	148.83	188.93
27	38.65	74.82	112.50	151.75	192.65
28	39.39	76.29	114.73	154.78	196.51
29	40.15	77.80	117.03	157.90	200.48
30	40.94	79.38	119.42	161.13	204.59
31	41.75	81.00	121.88	164.46	208.83
32	42.60	82.67	124.41	167.90	213.21
33	43.47	84.40	127.04	171.45	217.72
34	44.37	86.19	129.74	175.11	222.38
35	45.30	88.03	132.53	178.88	227.16
36	46.26	89.93	135.40	182.75	232.08
37	47.26	91.89	138.35	186.74	237.15
38	48.28	93.89	141.38	190.83	242.35
39	49.34	95.96	144.50	195.05	247.70
40	50.42	98.08	147.70	199.37	253.19
41	51.55	100.28	151.00	203.82	258.82
42	52.71	102.53	154.38	208.36	264.57
43	53.91	104.84	157.85	213.01	270.44
44	55.14	107.21	161.38	217.74	276.42
45	56.41	109.63	164.98	222.56	282.49
46	57.71	112.09	168.63	227.43	288.61
47	59.05	114.60	172.34	232.35	294.78
48	60.42	117.14	176.06	237.29	300.99
49	61.81	119.69	179.79	242.24	307.21
50	63.23	122.25	183.53	247.20	313.43
51	64.67	124.84	187.29	252.18	319.67
52	66.15	127.44	191.05	257.13	325.87
53	67.65	130.05	194.79	262.05	332.03
54	69.18	132.67	198.52	266.93	338.15
55	70.73	135.28	202.22	271.77	344.19
56	72.31	137.88	205.88	276.54	350.13
57	73.92	140.48	209.50	281.23	355.96
58	75.56	143.07	213.06	285.80	361.64
59	77.23	145.63	216.54	290.26	367.16
60	78.92	148.17	219.94	294.58	372.50
61	80.65	150.67	223.25	298.75	377.63

AMER. EXP.

MEAN RESERVES

3½%

9 Payment Life

Age	Years 6	7	8	9
21	210.07	249.68	290.97	334.00
22	213.92	254.27	296.32	340.15
23	217.91	259.01	301.86	346.52
24	222.04	263.93	307.60	353.11
25	226.30	269.01	313.53	359.93
26	230.71	274.26	319.65	366.97
27	235.27	279.69	325.98	374.25
28	239.99	285.30	332.54	381.78
29	244.85	291.09	339.29	389.54
30	249.88	297.08	346.28	397.56
31	255.07	303.25	353.47	405.83
32	260.41	309.61	360.90	414.36
33	265.94	316.18	368.56	423.16
34	271.62	322.94	376.44	432.22
35	277.47	329.89	384.55	441.55
36	283.48	337.05	392.90	451.14
37	289.67	344.42	401.49	461.01
38	296.02	351.97	410.30	471.13
39	302.56	359.74	419.35	481.52
40	309.25	367.68	428.59	492.14
41	316.11	375.82	438.07	503.00
42	323.11	384.12	447.73	514.08
43	330.26	392.58	457.56	525.36
44	337.52	401.17	467.54	536.81
45	344.87	409.87	477.67	548.45
46	352.29	418.65	487.89	560.23
47	359.78	427.53	498.23	572.14
48	367.31	436.45	508.65	584.18
49	374.86	445.42	519.13	596.31
50	382.42	454.40	529.65	608.51
51	389.99	463.40	540.21	620.78
52	397.52	472.36	550.75	633.09
53	405.01	481.30	561.27	645.40
54	412.44	490.17	571.75	657.69
55	419.79	498.94	582.14	669.96
56	427.00	507.59	592.42	682.16
57	434.09	516.10	602.59	694.28
58	441.00	524.42	612.57	706.27
59	447.73	532.55	622.37	718.13
60	454.23	540.42	631.92	729.81
61	460.47	548.01	641.21	741.29

AMER. EXP.

MEAN RESERVES 3½%

19 Year Endowment

Age	Years 1	2	3	4	5
21	38.30	74.26	111.74	150.79	191.49
22	38.32	74.28	111.75	150.80	191.48
23	38.34	74.30	111.76	150.81	191.49
24	38.36	74.32	111.78	150.82	191.50
25	38.39	74.35	111.80	150.84	191.51
26	38.42	74.38	111.83	150.86	191.53
27	38.45	74.41	111.86	150.89	191.55
28	38.49	74.45	111.90	150.93	191.58
29	38.53	74.49	111.95	150.97	191.62
30	38.57	74.54	112.01	151.02	191.67
31	38.62	74.60	112.08	151.08	191.73
32	38.68	74.67	112.13	151.16	191.80
33	38.74	74.75	112.25	151.25	191.89
34	38.81	74.84	112.35	151.36	192.00
35	38.89	74.94	112.47	151.49	192.13
36	38.98	75.06	112.61	151.64	192.29
37	39.09	75.20	112.77	151.82	192.48
38	39.21	75.36	112.96	152.03	192.71
39	39.35	75.55	113.18	152.29	192.99
40	39.51	75.77	113.45	152.60	193.32
41	39.69	76.02	113.77	152.97	193.71
42	39.89	76.30	114.14	153.40	194.19
43	40.12	76.62	114.55	153.88	194.70
44	40.38	76.99	115.00	154.41	195.26
45	40.67	77.41	115.50	154.98	195.87
46	40.99	77.88	116.05	155.59	196.51
47	41.35	78.39	116.67	156.27	197.18
48	41.75	78.93	117.29	156.94	197.88
49	42.19	79.51	117.98	157.69	198.64
50	42.68	80.14	118.72	158.49	199.45
51	43.22	80.83	119.53	159.36	200.33
52	43.81	81.59	120.41	160.31	201.30
53	44.47	82.43	121.38	161.35	202.36
54	45.19	83.35	122.45	162.49	203.53
55	45.99	84.36	123.62	163.75	204.82
56	46.84	85.48	124.91	165.14	206.24
57	47.81	86.71	126.33	166.67	207.80
58	48.90	88.06	127.88	168.34	209.50
59	50.04	89.53	129.57	170.16	211.35
60	51.32	91.13	131.41	172.14	213.36
61	52.74	92.88	133.41	174.29	215.54

AMER. EXP.

MEAN RESERVES

3½%

19 Year Endowment

Age	Years 6	7	8	9	10
21	233.90	278.11	324.20	372.25	422.35
22	233.89	278.10	324.17	372.21	422.30
23	233.89	278.09	324.15	372.18	422.26
24	233.89	278.08	324.13	372.15	422.22
25	233.90	278.08	324.12	372.12	422.18
26	233.91	278.08	324.11	372.10	422.14
27	233.92	278.08	324.10	372.08	422.11
28	233.94	278.09	324.10	372.07	422.08
29	233.97	278.11	324.11	372.06	422.06
30	234.01	278.14	324.13	372.06	422.04
31	234.06	278.18	324.16	372.07	422.02
32	234.13	278.23	324.20	372.09	422.02
33	234.22	278.30	324.26	372.12	422.03
34	234.33	278.39	324.34	372.17	422.06
35	234.46	278.51	324.44	372.25	422.11
36	234.62	278.66	324.58	372.37	422.19
37	234.80	278.86	324.76	372.53	422.30
38	235.04	279.11	324.98	372.73	422.45
39	235.33	279.40	325.25	372.97	422.63
40	235.68	279.74	325.57	373.25	422.83
41	236.09	280.14	325.94	373.56	423.05
42	236.56	280.59	326.35	373.90	423.29
43	237.08	281.09	326.79	374.26	423.54
44	237.65	281.62	327.25	374.61	423.78
45	238.25	282.15	327.72	374.96	424.02
46	238.86	282.73	328.20	375.32	424.25
47	239.52	283.34	328.69	375.69	424.47
48	240.18	283.93	329.20	376.07	424.68
49	240.91	284.58	329.73	376.47	424.89
50	241.68	285.28	330.29	376.88	425.09
51	242.51	286.03	330.90	377.31	425.32
52	243.46	286.86	331.61	377.79	425.58
53	244.45	287.78	332.34	378.34	425.88
54	245.58	288.80	333.19	378.96	426.23
55	246.83	289.96	334.17	379.66	426.63
56	248.21	291.19	335.18	380.45	427.09
57	249.72	292.54	336.38	381.33	427.60
58	251.37	294.06	337.65	382.28	428.13
59	253.16	295.69	339.01	383.28	428.68
60	255.09	297.44	340.44	384.32	429.21
61	257.17	299.31	341.99	385.39	429.73

AMER. EXP.

MEAN RESERVES

3½%

19 Year Endowment

Age	Years 11	12	13	14	15
21	474.59	529.08	585.92	645.21	707.09
22	474.53	529.01	585.83	645.13	707.01
23	474.48	528.95	585.77	645.06	706.94
24	474.43	528.89	585.70	644.98	706.86
25	474.38	528.83	585.63	644.90	706.78
26	474.33	528.77	585.55	644.81	706.69
27	474.28	528.71	585.47	644.71	706.58
28	474.23	528.64	585.39	644.61	706.48
29	474.19	528.57	585.31	644.51	706.38
30	474.15	528.50	585.22	644.41	706.27
31	474.11	528.44	585.13	644.31	706.15
32	474.08	528.39	585.04	644.21	706.03
33	474.07	528.35	584.98	644.11	705.92
34	474.07	528.32	584.92	644.01	705.80
35	474.09	528.31	584.86	643.91	705.67
36	474.14	528.32	584.82	643.81	705.53
37	474.21	528.34	584.78	643.71	705.37
38	474.31	528.37	584.73	643.60	705.18
39	474.43	528.40	584.67	643.47	704.96
40	474.56	528.43	584.60	643.31	704.72
41	474.69	528.45	584.51	643.11	704.45
42	474.82	528.46	584.39	642.88	704.15
43	474.94	528.45	584.24	642.62	703.80
44	475.04	528.41	584.05	642.31	703.39
45	475.13	528.34	583.82	641.94	702.92
46	475.20	528.23	583.54	641.51	702.37
47	475.24	528.07	583.21	641.01	701.74
48	475.26	527.87	582.83	640.44	701.03
49	475.25	527.64	582.40	639.81	700.24
50	475.24	527.37	581.92	639.11	699.36
51	475.23	527.08	581.39	638.35	698.39
52	475.21	526.78	580.80	637.51	697.23
53	475.22	526.47	580.16	636.58	696.16
54	475.24	526.15	579.47	635.56	694.87
55	475.28	525.81	578.72	634.42	693.44
56	475.34	525.45	577.92	633.18	691.87
57	475.42	525.05	577.04	631.80	690.13
58	475.46	524.58	576.02	630.24	688.17
59	475.45	524.01	574.81	628.48	686.02
60	475.38	523.28	573.44	626.55	683.64
61	475.23	522.45	571.95	624.49	681.17

AMER. EXP.

MEAN RESERVES

3½%

19 Year Endowment

Age	Years 16	17	18	19
21	771.68	839.11	909.54	983.10
22	771.60	839.04	909.49	983.10
23	771.54	838.98	909.46	983.10
24	771.46	838.92	909.42	983.10
25	771.38	838.86	909.38	983.10
26	771.29	838.79	909.33	983.10
27	771.19	838.71	909.27	983.10
28	771.09	838.62	909.21	983.10
29	770.99	838.53	909.15	983.10
30	770.88	838.43	909.08	983.10
31	770.75	838.31	909.00	983.10
32	770.62	838.18	908.92	983.10
33	770.50	838.06	908.84	983.10
34	770.36	837.92	908.75	983.10
35	770.21	837.77	908.65	983.10
36	770.05	837.61	908.54	983.10
37	769.86	837.43	908.41	983.10
38	769.64	837.22	908.26	983.10
39	769.39	836.99	908.09	983.10
40	769.11	836.73	907.90	983.10
41	768.78	836.43	907.69	983.10
42	768.42	836.10	907.46	983.10
43	768.01	835.72	907.20	983.10
44	767.53	835.26	906.90	983.10
45	766.99	834.74	906.56	983.10
46	766.39	834.16	906.16	983.10
47	765.71	833.52	905.73	983.10
48	764.94	832.82	905.25	983.10
49	764.07	832.06	904.72	983.10
50	763.11	831.04	904.12	983.10
51	762.06	830.14	903.46	983.10
52	760.91	829.05	902.72	983.10
53	759.63	827.85	901.89	983.10
54	758.21	826.52	900.97	983.10
55	756.64	825.04	899.95	983.10
56	754.90	823.40	898.83	983.10
57	752.97	821.59	897.59	983.10
58	750.82	819.59	896.23	983.10
59	748.47	817.40	894.73	983.10
60	745.94	815.03	893.08	983.10
61	743.26	812.51	891.31	983.10

AMER. EXP.

MEAN RESERVES

3½%

14 Year Endowment

Age	Years 1	2	3	4	5
21	56.30	111.04	168.10	227.59	289.61
22	56.31	111.04	168.09	227.57	289.58
23	56.32	111.04	168.08	227.55	289.55
24	56.33	111.04	168.07	227.53	289.52
25	56.34	111.04	168.06	227.51	289.49
26	56.36	111.05	168.05	227.49	289.46
27	56.38	111.06	168.05	227.47	289.43
28	56.40	111.07	168.05	227.45	289.40
29	56.43	111.08	168.05	227.43	289.36
30	56.46	111.09	168.05	227.41	289.33
31	56.49	111.11	168.05	227.40	289.30
32	56.52	111.13	168.05	227.39	289.27
33	56.55	111.15	168.06	227.38	289.24
34	56.59	111.17	168.07	227.37	289.21
35	56.64	111.20	168.09	227.37	289.18
36	56.69	111.24	168.11	227.37	289.15
37	56.75	111.29	168.14	227.38	289.13
38	56.82	111.35	168.18	227.39	289.12
39	56.90	111.42	168.23	227.41	289.11
40	56.98	111.50	168.29	227.45	289.12
41	57.08	111.60	168.37	227.52	289.16
42	57.20	111.72	168.48	227.61	289.22
43	57.34	111.86	168.62	227.72	289.29
44	57.50	112.02	168.78	227.85	289.37
45	57.68	112.21	168.96	227.99	289.44
46	57.88	112.42	169.15	228.13	289.50
47	58.10	112.65	169.34	228.26	289.54
48	58.34	112.89	169.53	228.37	289.55
49	58.61	113.14	169.72	228.47	289.53
50	58.91	113.41	169.91	228.56	289.49
51	59.24	113.70	170.11	228.65	289.43
52	59.60	114.01	170.33	228.74	289.35
53	60.00	114.35	170.57	228.84	289.26
54	60.45	114.73	170.84	228.95	289.17
55	60.95	115.15	171.14	229.08	289.08
56	61.50	115.62	171.48	229.23	288.99
57	62.11	116.15	171.87	229.41	288.91
58	62.79	116.75	172.31	229.62	288.84
59	63.55	117.42	172.80	229.84	288.77
60	64.40	118.17	173.35	230.16	288.75
61	65.34	119.00	173.97	230.48	288.72

AMER. EXP.

MEAN RESERVES

3½%

14 Year Endowment

Age	Years 6	7	8	9	10
21	354.29	421.74	492.09	565.47	642.03
22	354.25	421.70	492.04	565.41	641.97
23	354.21	421.65	491.98	565.35	641.90
24	354.17	421.60	491.92	565.29	641.83
25	354.13	421.54	491.86	565.22	641.76
26	354.09	421.48	491.79	565.14	641.68
27	354.04	421.42	491.72	565.06	641.60
28	353.99	421.36	491.65	564.98	641.52
29	353.94	421.30	491.57	564.89	641.43
30	353.89	421.24	491.49	564.80	641.33
31	353.84	421.17	491.41	564.71	641.22
32	353.79	421.10	491.32	564.60	641.10
33	353.74	421.02	491.22	564.49	640.98
34	353.69	420.94	491.12	564.37	640.85
35	353.63	420.86	491.01	564.24	640.71
36	353.57	420.78	490.90	564.11	640.56
37	353.52	420.70	490.79	563.97	640.41
38	353.48	420.62	490.68	563.82	640.24
39	353.45	420.55	490.57	563.67	640.06
40	353.43	420.49	490.46	563.52	639.88
41	353.42	420.44	490.35	563.36	639.68
42	353.43	420.39	490.23	563.18	639.44
43	353.44	420.33	490.10	562.97	639.16
44	353.45	420.25	489.92	562.71	638.83
45	353.43	420.14	489.73	562.40	638.45
46	353.39	419.98	489.46	562.03	638.00
47	353.31	419.77	489.12	561.59	637.48
48	353.19	419.51	488.72	561.08	636.88
49	353.03	419.20	488.26	560.49	636.20
50	352.84	418.84	487.74	559.82	635.43
51	352.62	418.43	487.15	559.07	634.57
52	352.37	417.97	486.50	558.24	633.62
53	352.09	417.46	485.78	557.33	632.56
54	351.78	416.91	484.99	556.33	631.43
55	351.42	416.31	484.12	555.23	630.15
56	351.06	415.66	483.17	554.02	628.75
57	350.68	414.96	482.14	552.70	627.22
58	350.27	414.21	481.03	551.26	625.54
59	349.85	413.40	479.83	549.69	623.70
60	349.44	412.55	478.52	547.97	621.68
61	348.98	411.62	477.09	546.09	619.45

AMER. EXP.

MEAN RESERVES

3½%

14 Year Endowment

Age	Years 11	12	13	14
21	721.90	805.26	892.26	983.10
22	721.84	805.21	892.23	983.10
23	721.78	805.16	892.20	983.10
24	721.72	805.10	892.17	983.10
25	721.66	805.04	892.13	983.10
26	721.59	804.98	892.09	983.10
27	721.52	804.92	892.05	983.10
28	721.43	804.85	892.01	983.10
29	721.33	804.78	891.96	983.10
30	721.23	804.70	891.91	983.10
31	721.13	804.61	891·85	983.10
32	721.02	804.51	891.79	983.10
33	720.90	804.40	891.72	983.10
34	720.77	804.29	891.65	983.10
35	720.63	804.17	891.57	983.10
36	720.48	804.03	891.49	983.10
37	720.32	803.88	891.40	983.10
38	720.15	803.71	891.29	983.10
39	719.96	803.52	891.17	983.10
40	719.75	803.32	891.03	983.10
41	719.51	803.11	890.87	983.10
42	719.24	802.87	890.69	983.10
43	718.93	802.58	890.49	983.10
44	718.57	802.26	890.27	983.10
45	718.15	801.89	890.02	983.10
46	717.67	801.45	889.73	983.10
47	717.12	800.94	889.40	983.10
48	716.49	800.36	889.03	983.10
49	715.78	799.71	888.61	983.10
50	714.98	798.99	888.12	983.10
51	714.09	798.19	887.58	983.10
52	713.10	797.30	886.99	983.10
53	712.01	796.31	886.35	983.10
54	710.81	795.22	885.64	983.10
55	709.48	794.02	884.84	983.10
56	708.01	792.69	883.95	983.10
57	706.39	791.22	882.96	983.10
58	704.61	789.60	881.87	983.10
59	702.65	787.81	880.67	983.10
60	700.49	785.82	879.34	983.10
61	698.10	783.60	877.86	983.10

AMER. EXP.

MEAN RESERVES

3½%

9 Year Endowment

Age	Years 1	2	3	4	5
21	95.19	190.51	289.91	393.57	501.71
22	95.19	190.50	289.89	393.54	501.67
23	95.20	190.49	289.87	393.51	501.63
24	95.21	190.48	289.85	393.48	501.59
25	95.22	190.47	289.83	393.45	501.55
26	95.23	190.46	289.80	393.41	501.50
27	95.24	190.45	289.77	393.37	501.45
28	95.25	190.44	289.74	393.33	501.40
29	95.26	190.43	289.71	393.28	501.34
30	95.27	190.42	289.68	393.23	501.28
31	95.28	190.41	289.65	393.18	501.21
32	95.29	190.40	289.61	393.12	501.14
33	95.31	190.39	289.57	393.06	501.07
34	95.33	190.38	289.53	393.00	500.99
35	95.35	190.37	289.49	392.93	500.90
36	95.38	190.36	289.45	392.86	500.81
37	95.41	190.35	289.40	392.78	500.71
38	95.44	190.33	289.35	392.69	500.60
39	95.47	190.31	289.30	392.59	500.47
40	95.51	190.30	289.24	392.49	500.33
41	95.56	190.30	289.18	382.39	500.19
42	95.61	190.30	289.12	392.28	500.04
43	95.67	190.31	289.06	392.17	499.87
44	95.75	190.32	289.00	392.05	499.68
45	95.84	190.33	288.94	391.91	499.49
46	95.94	190.35	288.87	391.74	499.24
47	96.05	190.37	288.78	391.54	498.96
48	96.17	190.38	288.66	391.30	498.60
49	96.30	190.37	288.51	391.02	498 22
50	96.44	190.36	288.33	390.69	497.78
51	96.60	190.34	288.13	390.31	497.27
52	96.78	190.31	287.90	389.88	496.69
53	96.98	190.28	287.63	389.40	496.04
54	97.20	190.25	287.34	388.87	495.32
55	97.44	190.20	287.00	388.29	494.53
56	97.71	190.16	286.64	387.65	493.66
57	98.01	190.12	286.25	386.94	492.70
58	98.35	190.07	285.82	386.16	491.64
59	98.73	190.02	285.35	385.30	490.47
60	99.16	189.97	284.84	384.35	489.18
61	99.64	189.92	284.29	383.31	487.77

AMER. EXP.

MEAN RESERVES

3½%

9 Year Endowment

Age	Years 6	7	8	9
21	614.50	732.17	854.96	983.10
22	614.46	732.14	854.94	983.10
23	614.42	732.11	854.92	983.10
24	614.38	732.08	854.90	983.10
25	614.34	732.04	854.87	983.10
26	614.29	731.99	854.84	983.10
27	614·23	731.94	854.81	983.10
28	614.17	731.89	854.78	983.10
29	614.11	731.83	854.74	983.10
30	614.05	731.77	854.70	983.10
31	613.98	731.71	854.66	983.10
32	613.90	731.64	854.62	983.10
33	613.82	731.57	854.57	983.10
34	613.73	731.49	854.51	983.10
35	613.64	731.40	854.45	983.10
36	613.54	731.30	854.38	983.10
37	613.43	731.19	854.31	983.10
38	613.31	731.07	854.23	983.10
39	613.15	730.94	854.14	983.10
40	613.00	730.80	854.04	983.10
41	612.86	730.65	853.93	983.10
42	612.68	730.48	853.81	983.10
43	612.48	730.29	853.68	983.10
44	612.26	730.07	853.53	983.10
45	612.01	729.82	853.36	983.10
46	611.72	729.53	853.16	983.10
47	611.38	729.20	852.93	983.10
48	610.98	728.82	852.67	983.10
49	610.52	728.38	852.37	983.10
50	610.00	727.88	852.03	983.10
51	609.42	727.32	851.65	983.10
52	608.77	726.70	851.23	983.10
53	608.04	726.01	850.76	983.10
54	607.23	725.25	850.23	983.10
55	606.33	724.41	849.64	983.10
56	605.34	723.47	848.99	983.10
57	604.24	722.42	848.27	983.10
58	603.02	721.25	847.47	983.10
59	601.67	719.96	846.58	983.10
60	600.19	718.54	845.59	983.10
61	598.57	716.98	844.50	983.10

AMER. EXP.

MEAN RESERVES

3½%

20 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	73.92	71.56	69.10	66.53	63.86
21	74.90	72.54	70.07	67.50	64.82
22	75.96	73.59	71.12	68.55	65.86
23	77.12	74.75	72.28	69.71	67.01
24	78.39	76.03	73.56	70.97	68.27
25	79.80	77.44	74.96	72.37	69.66
26	81.34	78.98	76.51	73.92	71.20
27	83.06	80.71	78.23	75.64	72.91
28	84.97	82.63	80.15	77.56	74.83
29	87.11	84.77	82.31	79.71	76.98
30	89.52	87.19	84.74	82.15	79.40
31	92.23	89.92	87.47	84.88	82.14
32	95.29	93.00	90.56	87.99	85.25
33	98.73	96.47	94.05	91.49	88.76
34	102.60	100.36	97.97	95.42	92.69
35	106.93	104.73	102.37	99.84	97.11
36	111.78	109.62	107.28	104.78	102.07
37	117.20	115.08	112.78	110.30	107.61
38	123.22	121.16	118.91	116.46	113.80
39	129.91	127.91	125.71	123.31	120.68
40	137.33	135.40	133.27	130.92	128.31
41	145.53	143.68	141.62	139.32	136.75
42	154.58	152.82	150.84	148.60	146.06
43	164.53	162.87	160.97	158.79	156.29
44	175.44	173.89	172.08	169.97	167.50
45	187.37	185.94	184.22	182.17	179.73
46	200.39	199.08	197.46	195.48	193.06
47	214.55	213.38	211.86	209.94	207.54
48	229.90	228.87	227.46	225.60	223.24
49	246.50	245.61	244.31	242.54	240.22
50	264.38	263.65	262.48	260.80	258.53
51	283.56	283.01	281.98	280.41	278.20
52	304.05	303.68	302.81	301.35	299.22
53	325.76	325.60	324.90	323.58	321.53
54	348.61	348.67	348.16	346.99	345.05
55	372.49	372.77	372.46	371.46	369.65
56	397.29	397.82	397.74	396.92	395.25
57	422.91	423.72	423.87	423.25	421.74
58	449.31	450.40	450.80	450.41	449.08
59	476.43	477.82	478.50	478.36	477.25
60	504.19	505.91	506.90	507.04	506.20

AMER. EXP.

MEAN RESERVES

3½%

20 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	61.07	58.16	55.12	51.95	48.62
21	62.02	59.10	56.04	52.84	49.49
22	63.05	60.11	57.04	53.81	50.44
23	64.19	61.23	58.14	54.89	51.49
24	65.43	62.46	59.35	56.08	52.63
25	66.82	63.83	60.69	57.39	53.91
26	68.34	65.34	62.18	58.85	55.33
27	70.05	67.03	63.84	60.48	56.92
28	71.95	68.91	65.70	62.30	58.71
29	74.08	71.03	67.79	64.36	60.71
30	76.51	73.43	70.17	66.70	62.99
31	79.24	76.15	72.86	69.34	65.58
32	82.34	79.23	75.91	72.35	68.53
33	85.84	82.71	79.35	75.75	71.88
34	89.77	86.62	83.24	79.59	75.66
35	94.18	91.03	87.62	83.93	79.92
36	99.14	95.97	92.54	88.80	84.71
37	104.69	101.52	98.05	94.25	90.08
38	110.89	107.70	104.20	100.33	96.05
39	117.78	114.58	111.03	107.08	102.68
40	125.42	122.20	118.60	114.57	110.01
41	133.87	130.63	126.97	122.81	118.08
42	143.18	139.91	136.17	131.87	126.95
43	153.42	150.09	146.25	141.81	136.67
44	164.61	161.23	157.28	152.67	147.31
45	176.82	173.37	169.31	164.53	158.92
46	190.13	186.62	182.43	177.47	171.61
47	204.60	201.02	196.71	191.55	185.42
48	220.28	216.64	212.20	206.85	200.43
49	237.26	233.55	228.99	223.43	216.73
50	255.57	251.80	247.12	241.36	234.37
51	275.25	271.43	266.63	260.68	253.39
52	296.29	292.45	287.54	281.40	273.81
53	318.65	314.79	309.78	303.45	295.56
54	342.23	338.35	333.26	326.75	318.58
55	366.90	363.03	357.87	351.20	342.76
56	392.58	388.74	383.53	376.72	368.01
57	419.18	415.38	410.15	403.21	394.25
58	446.66	442.95	437.72	430.68	421.51
59	475.01	471.41	466.22	459.13	449.79
60	504.16	500.73	495.63	488.56	479.13

AMER. EXP.

MEAN RESERVES

3½%

20 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	45.14	41.50	37.68	33.66	29.44
21	45.98	42.30	38.43	34.36	30.07
22	46.89	43.17	39.24	35.12	30.76
23	47.90	44.13	40.15	35.96	31.53
24	49.00	45.19	41.15	36.89	32.37
25	50.24	46.37	42.27	37.93	33.31
26	51.62	47.68	43.51	39.08	34.36
27	53.15	49.15	44.90	40.37	35.53
28	54.88	50.81	46.46	41.83	36.87
29	56.82	52.67	48.23	43.49	38.39
30	59.04	54.80	50.27	45.40	40.15
31	61.55	57.23	52.59	47.58	42.16
32	64.43	60.02	55.25	50.09	44.48
33	67.70	63.18	58.28	52.94	47.11
34	71.39	66.75	61.70	56.16	50.07
35	75.56	70.78	65.55	59.78	53.39
36	80.23	75.31	69.86	63.82	57.08
37	85.47	80.36	74.68	68.32	61.19
38	91.29	85.98	80.01	73.30	65.73
39	97.74	92.18	85.89	78.79	70.75
40	104.86	99.02	92.38	84.86	76.29
41	112.69	106.55	99.54	91.54	82.40
42	121.30	114.83	107.40	98.89	89.12
43	130.75	123.91	116.04	106.97	96.52
44	141.08	133.86	125.50	115.82	104.64
45	152.38	144.74	135.85	125.52	113.54
46	164.71	156.63	147.19	136.16	123.31
47	178.16	169.62	159.57	147.80	134.02
48	192.80	183.76	173.09	160.51	145.73
49	208.71	199.15	187.80	174.37	158.53
50	225.94	215.83	203.78	189.46	172.50
51	244.54	233.87	221.10	205.85	187.69
52	264.53	253.30	239.78	223.55	204.12
53	285.87	274.06	259.76	242.50	221.74
54	308.47	296.07	280.96	262.64	240.49
55	332.23	319.22	303.29	283.86	260.25
56	357.06	343.46	326.69	306.13	281.00
57	382.91	368.71	351.10	329·40	302.74
58	409.79	395.03	376.61	353.77	325.63
59	437.76	422.49	403.32	379.46	349.95
60	466.86	451.17	431.39	406.68	375.99

AMER. EXP.

MEAN RESERVES

3½%

20 Year Mortuary Additions

Age	Years 16	17	18	19	20
20	25.00	20.32	15.39	10.17	4.63
21	25.56	20.79	15.75	10.41	4.73
22	26.17	21.30	16.14	10.66	4.84
23	26.84	21.86	16.57	10.95	4.96
24	27.58	22.48	17.05	11.26	5.08
25	28.40	23.17	17.59	11.63	5.23
26	29.32	23.95	18.20	12.03	5.40
27	30.37	24.84	18.90	12.50	5.59
28	31.56	25.85	19.69	13.03	5.80
29	32.91	27.00	20.60	13.64	6.04
30	34.49	28.34	21.66	14.35	6.34
31	36.28	29.88	22.87	15.16	6.66
32	38.35	31.65	24.26	16.09	7.03
33	40.70	33.64	25.82	17.12	7.44
34	43.34	35.87	27.55	18.27	7.89
35	46.28	38.35	29.48	19.55	8.40
36	49.55	41.11	31.63	20.98	8.97
37	53.18	44.18	34.02	22.56	9.61
38	57.21	47.58	36.67	24.32	10.31
39	61.65	51.32	39.59	26.25	11.08
40	66.56	55.46	42.82	28.41	11.95
41	71.96	60.03	46.39	30.79	12.90
42	77.92	65.08	50.35	33.42	13.95
43	84.49	70.65	54.71	36.33	15.12
44	91.71	76.78	59.51	39.53	16.40
45	99.64	83.50	64.79	43.06	17.82
46	108.35	90.91	70.62	46.98	19.39
47	117.90	99.06	77.05	51.30	21.12
48	128.38	108.03	84.14	56.06	23.02
49	139.86	117.86	91.92	61.31	25.12
50	152.41	128.63	100.47	67.08	27.42
51	166.08	140.39	109.82	73.41	29.95
52	180.90	153.15	119.99	80.30	32.69
53	196.81	166.88	130.92	87.68	35.62
54	213.75	181.48	142.54	95.53	38.73
55	231.61	196.88	154.81	103.84	42.05
56	250.38	213.11	167.82	112.74	45.59
57	270.12	230.30	181.72	122.34	49.43
58	291.08	248.74	196.82	132.89	53.65
59	313.59	268.79	213.44	144.66	58.37
60	337.97	290.78	231.90	157.84	63.64

AMER. EXP.

MEAN RESERVES

3½%

15 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	55.59	52.83	49.96	46.97	43.87
21	56.16	53.39	50.50	47.50	44.38
22	56.77	53.99	51.10	48.08	44.94
23	57.45	54.66	51.75	48.72	45.55
24	58.19	55.39	52.46	49.41	46.23
25	58.99	56.18	53.24	50.17	46.96
26	59.88	57.05	54.10	51.01	47.77
27	60.84	58.00	55.03	51.92	48.66
28	61.90	59.05	56.06	52.93	49.65
29	63.06	60.20	57.19	54.04	50.72
30	64.35	61.47	58.45	55.27	51.91
31	65.78	62.89	59.84	56.63	53.24
32	67.36	64.45	61.38	58.15	54.73
33	69.14	66.21	63.12	59.86	56.41
34	71.13	68.19	65.08	61.79	58.28
35	73.39	70.44	67.31	63.98	60.43
36	75.94	72.98	69.82	66.45	62.86
37	78.84	75.86	72.68	69.28	65.63
38	82.10	79.11	75.91	72.47	68.77
39	85.78	82.78	79.55	76.07	72.32
40	89.91	86.90	83.65	80.14	76.32
41	94.54	91.52	88.25	84.70	80.81
42	99.72	96.70	93.40	89.80	85.83
43	105.49	102.46	99.14	95.47	91.42
44	111.89	108.86	105.50	101.77	97.61
45	118.99	115.95	112.54	108.74	104.45
46	126.83	123.77	120.32	116.42	111.97
47	135.47	132.40	128.88	124.86	120.25
48	144.97	141.87	138.27	134.13	129.33
49	155.38	152.23	148.56	144.27	139.29
50	166.75	163.57	159.80	155.38	150.17
51	179.19	175.96	172.10	167.52	162.09
52	192.74	189.47	185.51	180.76	175.09
53	207.48	204.16	200.10	195.17	189.25
54	223.46	220.11	215.94	210.84	204.66
55	240.76	237.36	233.08	227.81	221.37
56	259.39	255.96	251.59	246.15	239.43
57	279.39	275.94	271.48	265.85	258.86
58	300.69	297.22	292.68	286.88	279.62
59	323.20	319.74	315.11	309.15	301.62
60	346.84	343.38	338.69	332.58	324.78

AMER. EXP.

MEAN RESERVES

3½%

15 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	40.63	37.26	33.75	30.08	26.25
21	41.12	37.73	34.18	30.48	26.61
22	41.66	38.24	34.66	30.92	27.01
23	42.25	38.80	35.19	31.41	27.45
24	42.90	39.41	35.77	31.95	27.94
25	43.60	40.09	36.41	32.54	28.48
26	44.39	40.84	37.11	33.19	29.07
27	45.25	41.66	37.88	33.91	29.73
28	46.19	42.56	38.74	34.71	30.45
29	47.23	43.55	39.68	35.58	31.24
30	48.39	44.66	40.73	36.56	32.13
31	49.68	45.90	41.89	37.64	33.12
32	51.12	47.28	43.20	38.86	34.23
33	52.74	48.83	44.67	40.23	35.49
34	54.56	50.58	46.34	41.80	36.93
35	56.64	52.59	48.26	43.61	38.60
36	59.01	54.88	50.45	45.67	40.51
37	61.72	57.51	52.96	48.04	42.70
38	64.79	60.49	55.82	50.74	45.18
39	68.26	63.85	59.04	53.77	47.98
40	72.17	67.64	62.67	57.19	51.12
41	76.56	71.89	66.73	61.00	54.61
42	81.47	76.63	71.25	65.23	58.48
43	86.92	81.89	76.25	69.90	62.76
44	92.95	87.69	81.76	75.06	67.48
45	99.59	94.09	87.85	80.76	72.69
46	106.91	101.14	94.55	87.03	78.44
47	114.96	108.89	101.93	93.94	84.77
48	123.80	117.41	110.04	101.54	91.74
49	133.48	126.75	118.93	109.88	99.40
50	144.09	136.97	128.68	119.03	107.82
51	155.70	148.18	139.38	129.08	117.06
52	168.37	160.43	151.08	140.09	127.20
53	182.19	173.80	163.86	152.13	138.31
54	197.24	188.37	177.81	165.28	150.47
55	213.58	204.20	192.98	179.62	163.76
56	231.25	221.35	209.45	195.22	178.22
57	250.28	239.85	227.25	212.09	193.89
58	270.64	259.67	246.32	230.18	210.73
59	292.25	280.70	266.59	249.43	228.64
60	315.01	302.88	287.97	269.75	247.56

AMER. EXP.

MEAN RESERVES

3½%

15 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	22.25	18.06	13.68	9.09	4.27
21	22.56	18.33	13.89	9.22	4.32
22	22.92	18.62	14.11	9.37	4.39
23	23.30	18.94	14.36	9.54	4.46
24	23.73	19.31	14.65	9.74	4.55
25	24.20	19.71	14.96	9.95	4.63
26	24.73	20.15	15.31	10.18	4.73
27	25.31	20.64	15.68	10.43	4.84
28	25.95	21.17	16.10	10.70	4.96
29	26.64	21.75	16.55	11.00	5.08
30	27.42	22.41	17.06	11.35	5.23
31	28.29	23.15	17.65	11.75	5.40
32	29.28	23.99	18.31	12.20	5.59
33	30.41	24.95	19.07	12.71	5.80
34	31.70	26.05	19.94	13.29	6.04
35	33.19	27.33	20.95	13.99	6.34
36	34.90	28.79	22.11	14.77	6.66
37	36.87	30.48	23.44	15.66	7.03
38	39.09	32.38	24.93	16.66	7.44
39	41.59	34.49	26.58	17.76	7.89
40	44.37	36.84	28.42	18.99	8.40
41	47.46	39.46	30.47	20.37	8.97
42	50.90	42.37	32.75	21.89	9.61
43	54.69	45.58	35.27	23.58	10.31
44	58.88	49.13	38.04	25.44	11.08
45	63.51	53.05	41.12	27.50	11.95
46	68.62	57.38	44.52	29.79	12.90
47	74.24	62.16	48.28	32.32	13.95
48	80.45	67.44	52.44	35.12	15.12
49	87.28	73.25	57.01	38.20	16.40
50	94.78	79.64	62.04	41.59	17.82
51	103.04	86.68	67.61	45.37	19.39
52	112.10	94.43	73.76	49.53	21.12
53	122.06	102.97	80.52	54.12	23.02
54	132.98	112.34	87.97	59.19	25.12
55	144.93	122.61	96.16	64.75	27.42
56	157.97	133.85	105.11	70.86	29.95
57	172.11	146.05	114.86	77.51	32.69
58	187.32	159.18	125.35	84.64	35.62
59	203.51	173.15	136.48	92.21	38.73
60	220.61	187.90	148.25	100.24	42.05

AMER. EXP.

MEAN RESERVES

3½%

10 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	37.38	34.23	30.95	27.55	24.01
21	37.69	34.53	31.23	27.80	24.24
22	38.02	34.84	31.52	28.08	24.49
23	38.38	35.17	31.84	28.37	24.75
24	38.77	35.55	32.19	28.69	25.04
25	39.20	35.95	32.57	29.04	25.36
26	39.64	36.38	32.97	29.41	25.69
27	40.14	36.85	33.41	29.82	26.07
28	40.68	37.36	33.89	30.27	26.48
29	41.27	37.93	34.43	30.77	26.93
30	41.93	38.56	35.02	31.32	27.42
31	42.65	39.25	35.67	31.92	27.98
32	43.43	39.99	36.38	32.58	28.58
33	44.29	40.82	37.17	33.32	29.25
34	45.24	41.73	38.03	34.12	29.98
35	46.31	42.75	38.99	35.02	30.80
36	47.48	43.88	40.06	36.02	31.71
37	48.79	45.14	41.26	37.14	32.74
38	50.27	46.56	42.61	38.40	33.91
39	51.94	48.17	44.15	39.85	35.24
40	53.84	50.01	45.91	41.52	36.78
41	56.02	52.12	47.93	43.43	38.55
42	58.49	54.53	50.24	45.61	40.58
43	61.30	57.25	52.86	48.09	42.87
44	64.46	60.32	55.80	50.87	45.45
45	68.01	63.77	59.11	53.99	48.32
46	71.98	67.62	62.81	57.47	51.51
47	76.42	71.92	66.92	61.33	55.06
48	81.34	76.68	71.46	65.59	58.98
49	86.78	81.94	76.48	70.30	63.30
50	92.80	87.75	82.02	75.51	68.09
51	99.44	94.17	88.15	81.26	73.38
52	106.76	101.24	94.90	87.60	79.21
53	114.82	109.03	102.33	94.59	85.63
54	123.66	117.58	110.49	102.26	92.70
55	133.36	126.95	119.45	110.69	100.47
56	143.99	137.24	129.29	119.96	109.03
57	155.62	148.50	140.07	130.12	118.41
58	168.33	160.82	151.87	141.25	128.70
59	182.19	174.25	164.75	153.43	139.98
60	197.25	188.87	178.79	166.72	152.32

AMER. EXP.

MEAN RESERVES

3½%

10 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	20.34	16.51	12.52	8.36	4.03
21	20.54	16.67	12.65	8.46	4.07
22	20.75	16.85	12.79	8.55	4.11
23	20.98	17.04	12.94	8.65	4.16
24	21.24	17.26	13.11	8.77	4.22
25	21.51	17.50	13.29	8.89	4.27
26	21.81	17.75	13.48	9.01	4.33
27	22.14	18.02	13.70	9.16	4.39
28	22.50	18.32	13.93	9.32	4.46
29	22.89	18.66	14.20	9.51	4.55
30	23.34	19.03	14.50	9.71	4.63
31	23.83	19.45	14.83	9.93	4.73
32	24.37	19.90	15.18	10.16	4.84
33	24.95	20.40	15.56	10.42	4.96
34	25.60	20.94	15.99	10.71	5.08
35	26.32	21.55	16.47	11.05	5.23
36	27.13	22.24	17.02	11.42	5.40
37	28.05	23.03	17.64	11.85	5.59
38	29.10	23.93	18.36	12.34	5.80
39	30.29	24.95	19.17	12.89	6.04
40	31.68	26.14	20.12	13.55	6.34
41	33.27	27.51	21.22	14.30	6.66
42	35.09	29.08	22.47	15.15	7.03
43	37.15	30.85	23.86	16.09	7.44
44	39.46	32.80	25.40	17.14	7.89
45	42.02	34.98	27.12	18.30	8.40
46	44.86	37.40	29.03	19.60	8.97
47	48.02	40.09	31.15	21.05	9.61
48	51.51	43.07	33.50	22.64	10.31
49	55.37	46.35	36.09	24.40	11.08
50	59.64	49.98	38.96	26.36	11.95
51	64.35	54.00	42.14	28.53	12.90
52	69.55	58.44	45.66	30.93	13.95
53	75.30	63.35	49.55	33.59	15.12
54	81.62	68.75	53.83	36.51	16.40
55	88.57	74.70	58.55	39.73	17.82
56	96.23	81.26	63.77	43.32	19.39
57	104.64	88.49	69.53	47.27	21.12
58	113.90	96.45	75.88	51.63	23.02
59	124.06	105.20	82.87	56.45	25.12
60	135.18	114.79	90.56	61.73	27.42

American Experience 3%

AMER. EXP.

NET PREMIUMS

3%

Age	Ordinary Life	19 Payment Life	14 Payment Life	9 Payment Life
21	14.72	24.30	30.28	43.14
22	15.04	24.67	30.73	43.78
23	15.38	25.05	31.20	44.44
24	15.74	25.44	31.68	45.12
25	16.11	25.85	32.18	45.82
26	16.51	26.27	32.70	46.55
27	16.92	26.71	33.23	47.29
28	17.35	27.17	33.79	48.07
29	17.81	27.64	34.36	48.87
30	18.28	28.12	34.95	49.69
31	18.79	28.63	35.56	50.54
32	19.32	29.15	36.19	51.42
33	19.87	29.70	36.85	52.33
34	20.46	30.27	37.53	53.27
35	21.08	30.86	38.23	54.24
36	21.74	31.47	38.96	55.24
37	22.43	32.11	39.71	56.27
38	23.16	32.78	40.50	57.34
39	23.93	33.48	41.31	58.44
40	24.75	34.21	42.16	59.58
41	25.62	34.98	43.04	60.76
42	26.54	35.79	43.96	61.98
43	27.52	36.64	44.91	63.24
44	28.56	37.53	45.91	64.55
45	29.67	38.47	46.96	65.91
46	30.84	39.47	48.06	67.31
47	32.09	40.53	49.21	68.77
48	33.43	41.65	50.41	70.29
49	34.85	42.83	51.68	71.86
50	36.36	44.09	53.01	73.50
51	37.97	45.43	54.40	75.19
52	39.68	46.86	55.87	76.94
53	41.51	48.38	57.42	78.77
54	43.46	50.01	59.05	80 66
55	45.54	51.75	60.78	82.63
56	47.76	53.61	62.61	84.69
57	50.13	55.61	64.55	86.83
58	52.66	57.76	66.62	89.06
59	55.37	60.07	68.82	91.41
60	58.27	62.57	71.18	93.86
61	61.36	65.25	73.70	96.44
62	64.68			
63	68.23			
64	72.04			
65	76.11			
66	80.48			

AMER. EXP.

NET PREMIUMS 3%

Age	Endowments. 19 Yrs.	14 Yrs.	9 Yrs.	Mortuary Additions. 20 Yrs.	15 Yrs.	10 Yrs.
20				78.00	59.30	40.96
21	43.26	61.08	99.40	79.01	59.89	41.29
22	43.31	61.11	99.42	80.10	60.54	41.64
23	43.35	61.15	99.45	81.30	61.24	42.02
24	43.40	61.18	99.48	82.61	62.00	42.44
25	43.45	61.23	99.52	84.06	62.84	42.89
26	43.51	61.27	99.55	85.65	63.75	43.36
27	43.57	61.32	99.59	87.42	64.75	43.89
28	43.64	61.37	99.63	89.39	65.85	44.46
29	43.72	61.43	99.68	91.59	67.05	45.09
30	43.80	61.50	99.73	94.06	68.37	45.77
31	43.89	61.56	99.78	96.86	69.84	46.53
32	43.99	61.64	99.84	100.00	71.48	47.36
33	44.10	61.72	99.90	103.54	73.31	48.27
34	44.22	61.82	99.97	107.50	75.36	49.27
35	44.36	61.92	100.05	111.95	77.68	50.38
36	44.51	62.03	100.13	116.93	80.31	51.61
37	44.69	62.16	100.22	122.48	83.28	52.99
38	44.88	62.30	100.33	128.66	86.63	54.53
39	45.10	62.46	100.44	135.52	90.40	56.28
40	45.34	62.64	100.57	143.11	94.64	58.27
41	45.62	62.84	100.71	151.51	99.38	60.54
42	45.93	63.06	100.87	160.77	104.68	63.11
43	46.28	63.32	101.05	170.96	110.59	66.03
44	46.68	63.61	101.26	182.12	117.14	69.31
45	47.12	63.94	101.49	194.32	124.40	73.00
46	47.62	64.31	101.76	207.64	132.42	77.12
47	48.18	64.74	102.07	222.13	141.27	81.73
48	48.81	65.21	102.41	237.85	150.99	86.85
49	49.51	65.75	102.81	254.84	161.66	92.53
50	50.29	66.34	103.25	273.14	173.32	98.80
51	51.16	67.01	103.74	292.78	186.07	105.73
52	52.13	67.75	104.29	313.75	199.96	113.37
53	53.20	68.58	104.91	335.97	215.06	121.78
54	54.40	69.50	105.59	359.34	231.44	131.00
55	55.72	70.53	106.35	383.74	249.15	141.11
56	57.18	71.67	107.20	409.08	268.23	152.20
57	58.80	72.93	108.15	435.24	288.69	164.32
58	60.58	74.34	109.19	462.17	310.47	177.54
59	62.55	75.90	110.36	489.81	333.48	191.96
60	64.71	77.63	111.66	518.09	357.62	207.62
61	67.10	79.55	113.10			

AMER. EXP.

TERMINAL RESERVES

3%

19 Payment Life

Age	Years 1	2	3	4	5
21	17.31	35.23	53.79	73.00	92.91
22	17.66	35.93	54.84	74.43	94.71
23	17.99	36.61	55.89	75.86	96.53
24	18.34	37.34	56.99	77.35	98.42
25	18.71	38.08	58.13	78.89	100.37
26	19.09	38.84	59.30	80.47	102.38
27	19.48	39.64	60.50	82.10	104.45
28	19.88	40.45	61.74	83.77	106.57
29	20.29	41.28	63.01	85.50	108.75
30	20.71	42.15	64.33	87.26	111.00
31	21.16	43.04	65.67	89.09	113.31
32	21.61	43.95	67.05	90.96	115.68
33	22.06	44.88	68.48	92.88	118.11
34	22.54	45.85	69.95	94.86	120.61
35	23.04	46.85	71.46	96.89	123.17
36	23.54	47.87	73.00	98.96	125.78
37	24.06	48.91	74.58	101.09	128.47
38	24.59	49.98	76.20	103.27	131.23
39	25.14	51.09	77.88	105.53	134.07
40	25.70	52.22	79.59	107.84	136.97
41	26.29	53.40	81.37	110.20	139.94
42	26.88	54.61	83.18	112.63	142.96
43	27.51	55.84	85.04	115.09	146.03
44	28.13	57.10	86.92	117.59	149.13
45	28.79	58.39	88.83	120.12	152.24
46	29.43	59.69	90.76	122.64	155.33
47	30.10	61.00	92.68	125.14	158.40
48	30.77	62.30	94.58	127.63	161.45
49	31.42	63.58	96.46	130.09	164.46
50	32.08	64.86	98.34	132.54	167.45
51	32.73	66.14	100.23	134.98	170.42
52	33.39	67.43	102.10	137.41	173.36
53	34.06	68.71	103.97	139.82	176.27
54	34.72	70.00	105.82	142.20	179.15
55	35.39	71.28	107.68	144.59	182.01
56	36.05	72.57	109.54	146.96	184.83
57	36.73	73.87	111.40	149.32	187.61
58	37.42	75.17	113.25	151.64	190.35
59	38.10	76.47	115.08	153.93	193.04
60	38.78	77.76	116.90	156.20	195.67
61	39.47	79.04	118.71	158.45	198.23

AMER. EXP.

TERMINAL RESERVES

3%

19 Payment Life

Age	Years 6	7	8	9	10
21	113.52	134.86	156.97	179.86	203.57
22	115.71	137.46	159.99	183.31	207.47
23	117.93	140.10	163.05	186.82	211.43
24	120.24	142.83	166.23	190.45	215.53
25	122.62	145.65	169.50	194.18	219.75
26	125.07	148.55	172.86	198.02	224.09
27	127.59	151.53	176.32	201.98	228.54
28	130.17	154.59	179.87	206.03	233.11
29	132.82	157.74	183.51	210.19	237.79
30	135.56	160.97	187.26	214.45	242.59
31	138.37	164.29	191.10	218.83	247.51
32	141.25	167.68	195.02	223.30	252.54
33	144.19	171.16	199.04	227.87	257.69
34	147.23	174.73	203.17	232.57	262.97
35	150.33	178.39	207.40	237.38	268.36
36	153.50	182.13	211.72	242.28	273.86
37	156.76	185.97	216.14	247.30	279.46
38	160.10	189.89	220.66	252.40	285.15
39	163.52	193.91	225.26	257.59	290.94
40	167.02	197.99	229.93	262.85	296.76
41	170.58	202.15	234.67	268.15	302.61
42	174.20	206.36	239.44	273.47	308.48
43	177.86	210.59	244.22	278.80	314.34
44	181.53	214.81	248.99	284.10	320.17
45	185.20	219.03	253.74	289.37	325.95
46	188.85	223.21	258.45	294.59	331.67
47	192.47	227.36	263.11	299.74	337.29
48	196.06	231.47	267.71	304.81	342.82
49	199.59	235.50	272.21	309.76	348.23
50	203.09	239.48	276.64	314.64	353.52
51	206.56	243.41	281.02	319.42	358.68
52	209.97	247.27	285.28	324.07	363.68
53	213.35	251.07	289.47	328.60	368.53
54	216.67	254.79	293.54	332.98	373.20
55	219.94	258.43	297.50	337.22	377.69
56	223.16	261.98	301.35	341.32	381.98
57	226.31	265.45	305.07	345.22	386.03
58	229.39	268.81	308.62	348.92	389.81
59	232.40	272.03	312.00	352.38	393.28
60	235.30	275.12	315.18	355.57	396.42
61	238.09	278.04	318.13	358.47	399.19

AMER. EXP.

TERMINAL RESERVES 3%

19 Payment Life

	Years				
Age	11	12	13	14	15
21	228.14	253.59	279.94	307.25	335.56
22	232.50	258.42	285.27	313.09	341.91
23	236.93	263.33	290.68	319.02	348.37
24	241.51	268.41	296.28	325.14	355.03
25	246.22	273.63	302.03	331.42	361.87
26	251.05	278.98	307.90	337.85	368.87
27	256.04	284.51	313.98	344.49	376.09
28	261.13	290.14	320.16	351.26	383.45
29	266.35	295.91	326.51	358.19	391.00
30	271.70	301.83	333.01	365.29	398.71
31	277.19	307.89	339.67	372.56	406.60
32	282.79	314.09	346.46	379.96	414.62
33	288.52	320.41	353.40	387.51	422.79
34	294.39	326.89	360.47	395.20	431.11
35	300.38	333.47	367.67	403.01	439.54
36	306.47	340.16	374.96	410.91	448.04
37	312.67	346.96	382.35	418.88	456.62
38	318.95	353.82	389.79	426.91	465.26
39	325.31	360.74	397.29	435.00	473.94
40	331.69	367.68	404.80	443.08	482.62
41	338.09	374.64	412.31	451.17	491.28
42	344.51	381.61	419.83	459.24	499.93
43	350.91	388.53	427.29	467.25	508.51
44	357.25	395.40	434.67	475.17	517.00
45	363.54	402.18	441.97	483.00	525.38
46	369.74	408.88	449.16	490.70	533.63
47	375.83	415.44	456.20	498.24	541.69
48	381.82	421.88	463.10	505.61	549.58
49	387.65	428.14	469.78	512.75	557.22
50	393.35	434.22	476.28	519.68	564.63
51	398.88	440.12	482.56	526.37	571.77
52	404.21	445.79	488.57	532.74	578.57
53	409.37	451.25	494.33	538.84	585.06
54	414.31	456.43	499.77	544.57	591.16
55	419.01	461.33	504.88	549.92	596.83
56	423.46	465.94	509.64	554.88	602.08
57	427.62	470.17	513.97	559.35	606.80
58	431.43	474.00	517.83	563.30	611.02
59	434.87	477.40	521.19	566.76	614.75
60	437.90	480.32	524.08	569.74	618.03
61	440.51	482.80	526.53	572.31	620.91

AMER. EXP.

TERMINAL RESERVES

3%

19 Payment Life

	Years			
Age	16	17	18	19
21	364.88	395.27	426.77	459.42
22	371.77	402.71	434.78	468.00
23	378.78	410.29	442.94	476.80
24	386.00	418.09	451.35	485.83
25	393.42	426.10	459.97	495.10
26	401.00	434.29	468.80	504.59
27	408.83	442.75	477.89	514.30
28	416.80	451.35	487.14	524.23
29	424.97	460.15	496.60	534.37
30	433.31	469.14	506.25	544.70
31	441.83	478.31	516.09	555.22
32	450.50	487.63	526.08	565.89
33	459.30	497.08	536.19	576.71
34	468.25	506.67	546.45	587.67
35	477.30	516.37	556.82	598.74
36	486.43	526.14	567.27	609.92
37	495.63	536.00	577.81	621.18
38	504.89	545.91	588.40	632.51
39	514.20	555.86	599.05	643.89
40	523.48	565.80	609.68	655.30
41	532.76	575.72	620.31	666.72
42	542.02	585.64	630.95	678.13
43	551.21	595.48	641.51	689.51
44	560.30	605.22	651.98	700.83
45	569.27	614.85	662.36	712.08
46	578.11	624.35	672.62	723.24
47	586.75	633.66	682.70	734.27
48	595.22	642.80	692.65	745.16
49	603.42	651.66	702.32	755.89
50	611.38	660.30	711.79	766.42
51	619.08	668.66	721.00	776.73
52	626.39	676.63	729.86	786.82
53	633.38	684.30	738.44	796.67
54	639.96	691.54	746.65	806.28
55	646.10	698.37	754.52	815.70
56	651.80	704.80	762.09	824.93
57	657.00	710.80	769.32	834.01
58	661.72	716.38	776.24	842.97
59	666.00	721.58	782.89	851.80
60	669.86	726.41	789.23	860.49
61	673.33	730.84	795.24	869.06

AMER. EXP.

TERMINAL RESERVES

3%

14 Payment Life

Age	Years 1	2	3	4	5
21	23.52	47.88	73.13	99.30	126.42
22	23.94	48.74	74.44	101.07	128.67
23	24.37	49.62	75.79	102.91	131.01
24	24.82	50.54	77.19	104.80	133.41
25	25.29	51.48	78.63	106.75	135.88
26	25.76	52.45	80.10	108.75	138.42
27	26.25	53.44	81.61	110.81	141.04
28	26.76	54.47	83.17	112.92	143.73
29	27.27	55.52	84.78	115.09	146.49
30	27.80	56.60	86.43	117.33	149.33
31	28.36	57.72	88.13	119.63	152.26
32	28.92	58.86	89.87	121.98	155.24
33	29.49	60.03	91.65	124.40	158.31
34	30.09	61.24	93.49	126.88	161.45
35	30.70	62.48	95.37	129.42	164.67
36	31.32	63.74	97.29	132.01	167.95
37	31.96	65.03	99.25	134.66	171.30
38	32.61	66.35	101.25	137.37	174.74
39	33.28	67.70	103.31	140.14	178.26
40	33.96	69.08	105.41	142.98	181.83
41	34.66	70.51	107.56	145.88	185.48
42	35.38	71.96	109.75	148.82	189.18
43	36.11	73.43	111.98	151.80	192.93
44	36.86	74.93	114.23	154.81	196.70
45	37.62	76.44	116.51	157.84	200.46
46	38.38	77.96	118.78	160.84	204.20
47	39.15	79.48	121.04	163.83	207.91
48	39.91	80.99	123.26	166.77	211.56
49	40.65	82.46	125.44	169.65	215.15
50	41.39	83.90	127.59	172.50	218.68
51	42.11	85.33	129.71	175.29	222.13
52	42.82	86.73	131.78	178.02	225.50
53	43.52	88.10	133.80	180.67	228.77
54	44.20	89.44	135.76	183.23	231.94
55	44.87	90.73	137.66	185.72	234.98
56	45.51	91.99	139.50	188.11	237.89
57	46.14	93.22	141.27	190.39	240.66
58	46.75	94.39	142.96	192.55	243.26
59	47.34	95.50	144.55	194.57	245.70
60	47.90	96.56	146.05	196.47	247.94
61	48.43	97.55	147.45	198.22	249.98

AMER. EXP.

TERMINAL RESERVES

3%

14 Payment Life

Age	Years 6	7	8	9	10
21	154.52	183.65	213.84	245.14	277.59
22	157.28	186.93	217.66	249.52	282.56
23	160.13	190.31	221.60	254.03	287.66
24	163.06	193.79	225.65	258.67	292.90
25	166.08	197.38	229.82	263.44	298.30
26	169.19	201.06	234.10	268.34	303.84
27	172.38	204.85	238.50	273.39	309.54
28	175.66	208.74	243.02	278.56	315.40
29	179.02	212.74	247.67	283.88	321.39
30	182.48	216.85	252.44	289.33	327.55
31	186.05	221.07	257.34	294.91	333.88
32	189.70	225.38	262.35	300.64	340.34
33	193.43	229.79	267.47	306.50	346.95
34	197.25	234.32	272.72	312.50	353.73
35	201.16	238.95	278.10	318.65	360.66
36	205.16	243.68	283.59	324.92	367.72
37	209.24	248.52	289.19	331.30	374.91
38	213.42	253.45	294.90	337.80	382.23
39	217.68	258.49	300.71	344.41	389.66
40	222.02	263.59	306.60	351.10	397.16
41	226.44	268.79	312.58	357.87	404.73
42	230.90	274.02	318.59	364.66	412.33
43	235.41	279.29	324.62	371.48	419.96
44	239.93	284.55	330.65	378.30	427.59
45	244.43	289.81	336.66	385.09	435.18
46	248.90	295.02	342.63	391.82	442.73
47	253.33	300.19	348.54	398.51	450.21
48	257.71	305.28	354.37	405.09	457.60
49	262.00	310.28	360.09	411.56	464.86
50	266.21	315.17	365.69	417.91	471.99
51	270.32	319.96	371.17	424.10	478.95
52	274.33	324.62	376.49	430.12	485.72
53	278.22	329.13	381.64	435.94	492.27
54	281.97	333.47	386.58	441.52	498.57
55	285.57	337.61	391.29	446.86	504.60
56	288.98	341.54	395.76	451.91	510.30
57	292.22	345.26	399.98	456.66	515.68
58	295.26	348.71	403.87	461.05	520.66
59	298.07	351.89	407.44	465.07	525.22
60	300.63	354.76	410.64	468.64	529.29
61	302.92	357.29	413.42	471.75	532.85

AMER. EXP.

TERMINAL RESERVES

3%

14 Payment Life

Age	Years 11	12	13	14
21	311.25	346.14	382.33	419.88
22	316.80	352.30	389.13	427.36
23	322.52	358.67	396.16	435.04
24	328.39	365.19	403.36	442.95
25	334.44	371.91	410.78	451.08
26	340.65	378.81	418.38	459.42
27	347.03	385.89	426.20	468.00
28	353.57	393.16	434.21	476.80
29	360.28	400.60	442.43	485.83
30	367.18	408.27	450.88	495.10
31	374.25	416.12	459.55	504.59
32	381.49	424.15	468.40	514.30
33	388.89	432.36	477.45	524.23
34	396.46	440.77	486.71	534.37
35	404.21	449.34	496.15	544.70
36	412.09	458.07	505.76	555.22
37	420.10	466.94	515.51	565.89
38	428.26	475.95	525.40	576.71
39	436.52	485.06	535.41	587.67
40	444.84	494.26	545.51	598.74
41	453.25	503.54	555.72	609.92
42	461.69	512.86	565.97	621.18
43	470.17	522.22	576.28	632.51
44	478.64	531.59	586.61	643.89
45	487.08	540.94	596.93	655.30
46	495.48	550.24	607.24	666.72
47	503.81	559.51	617.52	678.13
48	512.06	568.68	627.73	689.51
49	520.18	577.74	637.84	700.83
50	528.15	586.65	647.83	712.08
51	535.95	595.40	657.68	723.24
52	543.56	603.97	667.36	734.27
53	550.94	612.31	676.85	745.16
54	558.06	620.39	686.11	755.89
55	564.88	628.18	695.10	766.42
56	571.39	635.66	703.82	776.73
57	577.51	642.75	712.18	786.82
58	583.22	649.44	720.19	796.67
59	588.50	655.70	727.84	806.28
60	593.27	661.47	735.09	815.70
61	597.51	666.77	742.00	824.93

AMER. EXP.

TERMINAL RESERVES

3%

9 Payment Life

Age	Years 1	2	3	4	5
21	36.87	75.10	114.75	155.87	198.52
22	37.48	76.35	116.66	158.46	201.82
23	38.11	77.64	118.63	161.14	205.23
24	38.77	78.97	120.67	163.91	208.75
25	39.45	80.34	122.77	166.76	212.38
26	40.14	81.76	124.93	169.68	216.11
27	40.85	83.21	127.14	172.69	219.95
28	41.58	84.70	129.42	175.80	223.90
29	42.34	86.24	131.77	178.99	227.96
30	43.12	87.83	134.19	182.27	232.14
31	43.92	89.46	136.68	185.64	236.44
32	44.74	91.13	139.22	189.10	240.85
33	45.58	92.84	141.84	192.66	245.37
34	46.45	94.61	144.54	196.31	250.01
35	47.34	96.41	147.30	200.05	254.78
36	48.25	98.26	150.11	203.87	259.65
37	49.18	100.15	152.99	207.79	264.63
38	50.13	102.08	155.94	211.79	269.72
39	51.10	104.06	158.96	215.89	274.93
40	52.09	106.07	162.04	220.06	280.25
41	53.11	108.14	165.19	224.33	285.67
42	54.14	110.25	168.39	228.68	291.18
43	55.20	112.39	171.65	233.08	296.77
44	56.27	114.56	174.95	237.54	302.43
45	57.36	116.76	178.28	242.03	308.11
46	58.45	118.96	181.63	246.54	313.81
47	59.55	121.18	184.97	251.04	319.51
48	60.65	123.38	188.29	255.51	325.19
49	61.72	125.55	191.57	259.95	330.84
50	62.78	127.68	194.82	264.35	336.44
51	63.83	129.80	198.04	268.70	341.98
52	64.86	131.88	201.19	272.98	347.44
53	65.87	133.91	204.28	277.16	352.80
54	66.85	135.89	207.28	281.25	358.04
55	67.80	137.80	210.19	285.22	363.14
56	68.71	139.64	213.00	289.04	368.07
57	69.58	141.41	215.69	292.71	372.81
58	70.41	143.08	218.24	296.19	377.33
59	71.19	144.64	220.62	299.46	381.60
60	71.90	146.08	222.82	302.51	385.60
61	72.55	147.39	224.83	305.30	389.29

AMER. EXP.

TERMINAL RESERVES

3%

9 Payment Life

Age	Years 6	7	8	9
21	242.75	288.64	336.26	385.64
22	246.80	293.45	341.86	392.09
23	250.97	298.42	347.65	398.73
24	255.27	303.54	353.61	405.58
25	259.71	308.81	359.76	412.63
26	264.28	314.24	366.08	419.88
27	268.97	319.82	372.59	427.36
28	273.80	325.56	379.29	435.04
29	278.77	331.47	386.18	442.95
30	283.88	337.56	393.26	451.07
31	289.13	343.80	400.53	459.42
32	294.52	350.21	408.01	468.00
33	300.05	356.79	415.67	476.80
34	305.73	363.53	423.54	485.83
35	311.54	370.45	431.60	495.10
36	317.49	377.53	439.86	504.59
37	323.58	384.78	448.31	514.30
38	329.82	392.20	456.96	524.23
39	336.19	399.78	465.79	534.37
40	342.69	407.50	474.79	544.70
41	349.31	415.35	483.94	555.22
42	356.03	423.34	493.24	565.89
43	362.85	431.42	502.65	576.71
44	369.73	439.58	512.17	587.67
45	376.65	447.80	521.76	598.74
46	383.59	456.07	531.43	609.92
47	390.56	464.36	541.15	621.18
48	397.51	472.66	550.91	632.51
49	404.42	480.94	560.65	643.89
50	411.30	489.18	570.39	655.30
51	418.11	497.38	580.11	666.72
52	424.85	505.50	589.78	678.13
53	431.47	513.52	599.36	689.51
54	437.97	521.42	608.84	700.83
55	444.31	529.15	618.19	712.08
56	450.47	536.71	627.39	723.24
57	456.42	544.07	636.41	734.27
58	462.13	551.18	645.21	745.16
59	467.56	558.00	653.75	755.89
60	472.69	564.53	662.02	766.42
61	477.47	570.67	669.97	776.73

AMER. EXP.

TERMINAL RESERVES

3%

19 Year Endowment

Age	Years 1	2	3	4	5
21	37.00	75.36	115.14	156.40	199.20
22	36.99	75.35	115.13	156.38	199.17
23	36.99	75.34	115.12	156.36	199.14
24	36.99	75.33	115.11	156.34	199.12
25	36.99	75.33	115.10	156.33	199.10
26	36.99	75.33	115.09	156.32	199.08
27	36.99	75.33	115.09	156.31	199.06
28	36.99	75.33	115.09	156.31	199.05
29	36.99	75.33	115.09	156.31	199.04
30	37.00	75.34	115.10	156.31	199.04
31	37.01	75.35	115.11	156.32	199.05
32	37.02	75.37	115.13	156.34	199.06
33	37.03	75.40	115.16	156.37	199.08
34	37.05	75.43	115.20	156.41	199.11
35	37.07	75.47	115.25	156.46	199.16
36	37.10	75.52	115.31	156.53	199.23
37	37.14	75.58	115.39	156.62	199.33
38	37.18	75.65	115.49	156.73	199.46
39	37.23	75.74	115.61	156.88	199.62
40	37.29	75.85	115.76	157.07	199.82
41	37.36	75.98	115.94	157.30	200.08
42	37.45	76.14	116.16	157.57	200.36
43	37.55	76.33	116.42	157.87	200.67
44	37.66	76.54	116.69	158.19	201.01
45	37.78	76.77	116.98	158.53	201.36
46	37.92	77.02	117.29	158.88	201.71
47	38.07	77.29	117.62	159.24	202.06
48	38.23	77.56	117.96	159.60	202.40
49	38.39	77.83	118.30	159.96	202.73
50	38.55	78.11	118.66	160.34	203.07
51	38.72	78.41	119.03	160.74	203.44
52	38.90	78.73	119.44	161.17	203.85
53	39.10	79.08	119.87	161.63	204.28
54	39.31	79.45	120.34	162.12	204.76
55	39.54	79.85	120.86	162.66	205.29
56	39.80	80.29	121.43	163.26	205.87
57	40.08	80.77	122.05	163.92	206.50
58	40.38	81.29	122.71	164.64	207.18
59	40.71	81.85	123.42	165.41	207.92
60	41.06	82.45	124.18	166.24	208.71
61	41.43	83.09	124.99	167.13	209.54

AMER. EXP.

TERMINAL RESERVES

3%

19 Year Endowment

Age	Years 6	7	8	9	10
21	243.59	289.64	337.40	386.97	438.41
22	243.55	289.59	337.35	386.90	438.34
23	243.51	289.54	337.30	386.84	438.27
24	243.48	289.50	337.25	386.78	438.20
25	243.45	289.46	337.20	386.72	438.13
26	243.42	289.42	337.15	386.66	438.05
27	243.40	289.38	337.10	386.60	437.97
28	243.38	289.35	337.05	386.54	437.89
29	243.36	289.32	337.01	386.48	437.81
30	243.35	289.30	336.97	386.42	437.73
31	243.35	289.28	336.93	386.36	437.65
32	243.35	289.27	336.90	386.30	437.57
33	243.36	289.27	336.88	386.26	437.50
34	243.38	289.28	336.87	386.23	437.45
35	243.42	289.31	336.87	386.21	437.42
36	243.48	289.36	336.90	386.21	437.40
37	243.57	289.44	336.96	386.24	437.40
38	243.70	289.56	337.05	386.30	437.40
39	243.87	289.72	337.18	386.39	437.41
40	244.08	289.91	337.34	386.49	437.43
41	244.33	290.13	337.52	386.60	437.44
42	244.61	290.37	337.71	386.70	437.44
43	244.91	290.62	337.89	386.78	437.41
44	245.22	290.88	338.05	386.84	437.35
45	245.53	291.13	338.19	386.87	437.25
46	245.83	291.36	338.31	386.86	437.08
47	246.13	291.57	338.41	386.82	436.85
48	246.42	291.76	338.48	386.74	436.58
49	246.70	291.94	338.52	386.62	436.26
50	246.99	292.11	338.55	386.46	435.89
51	247.29	292.29	338.58	386.28	435.48
52	247.61	292.49	338.60	386.08	435.03
53	247.96	292.71	338.63	385.86	434.54
54	248.34	292.95	338.67	385.63	434.01
55	248.77	293.22	338.72	385.40	433.44
56	249.25	293.53	338.79	385.18	432.83
57	249.78	293.87	338.87	384.92	432.17
58	250.35	294.24	338.94	384.62	431.43
59	250.96	294.62	338.99	384.24	430.58
60	251.59	294.99	339.00	383.78	429.57
61	252.24	295.35	338.94	383.21	428.38

AMER. EXP.

TERMINAL RESERVES

19 Year Endowment

3%

Age	Years 11	12	13	14
21	491.80	547.21	604.75	664.49
22	491.73	547.13	604.66	664.40
23	491.65	547.04	604.57	664.30
24	491.57	546.95	604.47	664.20
25	491.48	546.85	604.36	664.09
26	491.39	546.75	604.25	663.97
27	491.29	546.64	604.13	663.84
28	491.19	546.53	604.00	663.70
29	491.08	546.41	603.87	663.56
30	490.98	546.29	603.73	663.41
31	490.88	546.16	603.59	663.25
32	490.78	546.03	603.44	663.08
33	490.69	545.91	603.29	662.91
34	490.60	545.79	603.14	662.73
35	490.52	545.67	602.98	662.54
36	490.45	545.56	602.82	662.33
37	490.39	545.46	602.65	662.09
38	490.34	545.34	602.46	661.82
39	490.30	545.19	602.22	661.52
40	490.24	545.02	601.95	661.18
41	490.15	544.82	601.65	660.79
42	490.03	544.58	601.30	660.34
43	489.87	544.29	600.88	659.82
44	489.66	543.94	600.40	659.22
45	489.40	543.53	599.84	658.53
46	489.08	543.04	599.19	657.74
47	488.69	542.47	598.45	656.86
48	488.23	541.81	597.60	655.86
49	487.70	541.06	596.64	654.73
50	487.10	540.22	595.57	653.47
51	486.44	539.29	594.40	652.09
52	485.71	538.27	593.12	650.58
53	484.92	537.16	591.71	648.92
54	484.06	535.94	590.17	647.10
55	483.14	534.68	588.49	645.10
56	482.13	533.25	586.64	642.88
57	481.01	531.65	584.57	640.39
58	479.75	529.85	582.25	637.60
59	478.32	527.82	579.65	634.50
60	476.68	525.53	576.74	631.12
61	474.81	522.97	573.59	627.49

AMER. EXP.

TERMINAL RESERVES

3%

19 Year Endowment

Age	Years 15	16	17	18
21	726.54	791.00	857.98	927.60
22	726.45	790.92	857.92	927.56
23	726.36	790.83	857.85	927.52
24	726.26	790.73	857.77	927.48
25	726.15	790.62	857.68	927.43
26	726.03	790.51	857.58	927.38
27	725.90	790.39	857.48	927.32
28	725.76	790.26	857.37	927.25
29	725.61	790.13	857.26	927.18
30	725.45	789.99	857.14	927.10
31	725.28	789.83	857.00	927.01
32	725.10	789.65	856.85	926.91
33	724.91	789.46	856.68	926.79
34	724.71	789.25	856.49	926.66
35	724.49	789.01	856.28	926.52
36	724.25	788.74	856.05	926.37
37	723.98	788.44	855.79	926.20
38	723.67	788.11	855.49	926.00
39	723.32	787.74	855.15	925.78
40	722.92	787.33	854.77	925.54
41	722.47	786.87	854.35	925.27
42	721.95	786.34	853.88	924.96
43	721.35	785.74	853.34	924.61
44	720.67	785.06	852.73	924.21
45	719.90	784.28	852.04	923.76
46	719.01	783.40	851.26	923.26
47	718.01	782.42	850.39	922.70
48	716.90	781.32	849.42	922.08
49	715.67	780.08	848.34	921.38
50	714.31	778.70	847.14	920.60
51	712.81	777.18	845.81	919.74
52	711.15	775.50	844.33	918.77
53	709.31	773.65	842.69	917.70
54	707.27	771.60	840.87	916.51
55	705.03	769.34	838.87	915.19
56	702.56	766.82	836.66	913.72
57	699.80	764.01	834.19	912.08
58	696.72	760.90	831.46	910.29
59	693.34	757.51	828.46	908.34
60	689.68	753.83	825.19	906.18
61	685.76	749.85	821.65	903.78

AMER. EXP.

TERMINAL RESERVES

3%

14 Year Endowment

Age	Years 1	2	3	4	5
21	55.50	113.05	172.76	234.72	299.02
22	55.48	113.03	172.73	234.68	298.97
23	55.46	113.01	172.70	234.64	298.91
24	55.45	112.99	172.67	234.59	298.85
25	55.44	112.97	172.63	234.54	298.79
26	55.43	112.94	172.59	234.49	298.73
27	55.42	112.91	172.55	234.44	298.66
28	55.41	112.88	172.51	234.39	298.59
29	55.39	112.85	172.47	234.33	298.52
30	55.38	112.82	172.43	234.27	298.44
31	55.37	112.79	172.39	234.21	298.36
32	55.36	112.76	172.35	234.15	298.28
33	55.34	112.73	172.30	234.09	298.20
34	55.33	112.70	172.25	234.02	298.11
35	55.32	112.67	172.20	233.94	298.01
36	55.31	112.64	172.15	233.86	297.90
37	55.30	112.61	172.10	233.78	297.79
38	55.28	112.59	172.04	233.70	297.68
39	55.27	112.57	171.99	233.63	297.58
40	55.26	112.55	171.95	233.57	297.48
41	55.26	112.54	171.92	233.51	297.39
42	55.27	112.54	171.90	233.46	297.30
43	55.28	112.55	171.88	233.42	297.20
44	55.30	112.56	171.87	233.36	297.08
45	55.32	112.57	171.85	233.28	296.93
46	55.33	112.58	171.82	233.17	296.73
47	55.34	112.58	171.76	233.02	296.48
48	55.34	112.55	171.67	232.82	296.17
49	55.33	112.49	171.54	232.57	295.79
50	55.31	112.41	171.37	232.28	295.34
51	55.28	112.31	171.17	231.94	294.83
52	55.25	112.19	170.93	231.55	294.26
53	55.21	112.05	170.66	231.11	293.62
54	55.16	111.90	170.35	230.62	292.92
55	55.10	111.73	170.01	230.08	292.15
56	55.03	111.54	169.64	229.49	291.31
57	54.96	111.34	169.28	228.86	290.39
58	54.89	111.13	168.86	228.18	289.38
59	54.81	110.90	168.40	227.44	288.28
60	54.73	110.65	167.89	226.64	287.09
61	54.64	110.38	167.37	225.78	285.81

AMER. EXP.

TERMINAL RESERVES

3%

14 Year Endowment

Age	Years 6	7	8	9
21	365.74	434.99	506.87	581.49
22	365.68	434.92	506.79	581.41
23	365.61	434.85	506.71	581.33
24	365.54	434.77	506.63	581.24
25	365.47	434.69	506.54	581.15
26	365.39	434.60	506.44	581.04
27	365.31	434.51	506.34	580.94
28	365.23	434.41	506.24	580.83
29	365.15	434.31	506.13	580.71
30	365.06	434.20	506.01	580.58
31	364.96	434.08	505.88	580.44
32	364.85	433.96	505.74	580.29
33	364.73	433.83	505.59	580.13
34	364.61	433.69	505.43	579.96
35	364.49	433.54	505.25	579.78
36	364.36	433.38	505.07	579.59
37	364.22	433.21	504.88	579.38
38	364.08	433.04	504.68	579.14
39	363.95	432.87	504.47	578.88
40	363.82	432.69	504.24	578.60
41	363.68	432.50	503.99	578.30
42	363.53	432.29	503.71	577.95
43	363.36	432.05	503.38	577.55
44	363.16	431.76	503.00	577.11
45	362.91	431.41	502.55	576.57
46	362.60	430.99	502.01	575.94
47	362.23	430.49	501.38	575.24
48	361.78	429.90	500.66	574.42
49	361.25	429.22	499.84	573.49
50	360.64	428.45	498.92	572.45
51	359.95	427.58	497.89	571.29
52	359.18	426.61	496.74	569.99
53	358.33	425.54	495.46	568.54
54	357.39	424.36	494.05	566.94
55	356.35	423.06	492.49	565.18
56	355.21	421.63	490.78	563.24
57	353.97	420.07	488.91	561.07
58	352.63	418.37	486.86	558.74
59	351.17	416.50	484.62	556.17
60	349.58	414.45	482.16	553.34
61	347.84	412.22	479.45	550.22

AMER. EXP.

TERMINAL RESERVES

3%

14 Year Endowment

Age	Years 10	11	12	13
21	658.97	739.42	822.99	909.80
22	658.89	739.35	822.93	909.77
23	658.80	739.28	822.87	909.74
24	658.71	739.20	822.81	909.70
25	658.62	739.12	822.74	909.66
26	658.52	739.03	822.67	909.61
27	658.42	738.93	822.59	909.56
28	658.31	738.82	822.50	909.50
29	658.19	738.71	822.40	909.44
30	658.06	738.59	822.30	909.38
31	657.92	738.45	822.19	909.31
32	657.76	738.30	822.07	909.24
33	657.59	738.14	821.94	909.16
34	657.41	737.97	821.80	909.07
35	657.22	737.79	821.64	908.97
36	657.01	737.59	821.46	908.86
37	656.78	737.36	821.26	908.74
38	656.53	737.11	821.04	908.60
39	656.26	736.84	820.80	908.44
40	655.96	736.53	820.53	908.26
41	655.62	736.18	820.22	908.06
42	655.23	735.79	819.87	907.84
43	654.79	735.34	819.48	907.59
44	654.28	734.82	819.03	907.30
45	653.69	734.23	818.51	906.97
46	653.01	733.56	817.92	906.60
47	652.23	732.80	817.26	906.18
48	651.35	731.94	816.51	905.70
49	650.36	730.97	815.67	905.16
50	649.25	729.88	814.74	904.56
51	648.02	728.66	813.70	903.89
52	646.64	727.30	812.53	903.14
53	645.10	725.79	811.23	902.31
54	643.40	724.12	809.79	901.39
55	641.53	722.28	808.20	900.37
56	639.46	720.24	806.44	899.23
57	637.19	717.99	804.48	897.96
58	634.69	715.50	802.30	896.55
59	631.93	712.75	799.88	894.98
60	628.88	709.70	797.21	893.25
61	625.49	706.31	794.24	891.34

AMER. EXP.

TERMINAL RESERVES

3%

9 Year Endowment

Age	Years 1	2	3	4
21	95.28	194.13	296.74	403.24
22	95.26	194.10	296.70	403.19
23	95.24	194·07	296.66	403.14
24	95.22	194.04	296.61	403.08
25	95.20	194.01	296.56	403.02
26	95.18	193.97	296.51	402.96
27	95.16	193.93	296.46	402.90
28	95.14	193.89	296.40	402.83
29	95.12	193.85	296.34	402.75
30	95.10	193.80	296.27	402.67
31	95.07	193.75	296.20	402.58
32	95.04	193.70	296.12	402.49
33	95.01	193.64	296.04	402.39
34	94.98	193.58	295.96	402.28
35	94.95	193.51	295.87	402.16
36	94.91	193.44	295.77	402.03
37	94.87	193.36	295.65	401.88
38	94.82	193.27	295.52	401.72
39	94.77	193.17	295.38	401.55
40	94.72	193.07	295.23	401.37
41	94.67	192.97	295.07	401.18
42	94.61	192.86	294.90	400.97
43	94.55	192.74	294.72	400.73
44	94.48	192.61	294.52	400.46
45	94.41	192.46	294.30	400.16
46	94.33	192.29	294.04	399.81
47	94.23	192.09	293.74	399.40
48	94.12	191.85	293.38	398.92
49	93.99	191.57	292.96	398.37
50	93.84	191.25	292.47	397.75
51	93.67	190.88	291.92	397.04
52	93.47	190.46	291.30	396.24
53	93.24	189.99	290.60	395.34
54	92.98	189.47	289.82	394.34
55	92.69	188.89	288.96	393.24
56	92.37	188.25	288.00	392.02
57	92.02	187.54	286.95	390.67
58	91.64	186.75	285.77	389.17
59	91.22	185.88	284.46	387.51
60	90.75	184.92	283.04	385.68
61	90.22	183.87	281.48	383.68

AMER. EXP.

TERMINAL RESERVES

3%

9 Year Endowment

Age	Years 5	6	7	8
21	513.79	628.56	747.73	871.48
22	513.74	628.51	747.68	871.45
23	513.68	628.45	747.63	871.42
24	513.62	628.39	747.58	871.39
25	513.56	628.33	747.53	871.36
26	513.49	628.26	747.47	871.33
27	513.42	628.19	747.41	871.29
28	513.34	628.12	747.35	871.25
29	513.26	628.04	747.28	871.21
30	513.17	627.96	747.20	871.16
31	513.07	627.87	747.12	871.10
32	512.97	627.77	747.03	871.03
33	512.86	627.66	746.93	870.96
34	512.74	627.54	746.82	870.89
35	512.60	627.40	746.70	870.81
36	512.45	627.24	746.57	870.73
37	512.28	627.07	746.43	870.64
38	512.10	626.88	746.27	870.54
39	511.91	626.68	746.10	870.43
40	511.70	626.46	745.91	870.31
41	511.47	626.22	745.70	870.17
42	511.22	625.96	745.46	870.01
43	510.94	625.67	745.19	869.83
44	510.63	625.34	744.88	869.63
45	510.27	624.96	744.52	869.40
46	509.85	624.52	744.11	869.13
47	509.37	624.01	743.65	868.82
48	508.81	623.42	743.12	868.47
49	508.17	622.75	742.50	868.07
50	507.44	621.99	741.83	867.62
51	506.66	621.14	741.08	867.12
52	505.70	620.19	740.24	866.57
53	504.68	619.13	739.34	865.95
54	503.54	617.96	738.29	865.27
55	502.27	616.66	737.12	864.50
56	500.87	615.21	735.82	863.65
57	499.31	613.60	734.38	862.71
58	497.58	611.82	732.78	861.66
59	495.68	609.84	732.01	860.50
60	493.59	607.65	729.06	859.21
61	491.27	605.24	726.89	857.77

AMER. EXP.

TERMINAL RESERVES

3%

20 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	73.10	141.03	203.49	260.17	310.75
21	74.11	143.02	206.46	264.10	315.62
22	75.19	145.19	209.70	268.40	320.92
23	76.39	147.58	213.28	273.12	326.75
24	77.70	150.21	217.18	278.28	333.15
25	79.15	153.09	221.49	284.01	340.23
26	80.75	156.28	226.26	290.32	348.05
27	82.52	159.84	231.57	297.36	356.81
28	84.50	163.79	237.49	305.24	366.59
29	86.71	168.21	244.14	314.08	377.53
30	89.21	173.23	251.65	324.04	389.94
31	92.03	178.88	260.12	335.32	404.03
32	95.21	185.25	269.69	348.11	419.93
33	98.78	192.43	280.51	362.51	437.90
34	102.80	200.52	292.65	378.72	458.08
35	107.32	209.58	306.31	396.90	480.80
36	112.37	219.73	321.55	417.29	506.23
37	118.01	231.06	338.63	440.08	534.74
38	124.28	243.69	357.64	465.52	566.54
39	131.25	257.71	378.79	493.79	601.93
40	138.98	273.27	402.24	525.17	641.14
41	147.53	290.48	428.21	559.86	684.54
42	156.95	309.48	456.83	598.16	732.36
43	167.33	330.36	488.32	640.21	784.92
44	178.69	353.25	522.80	686.30	842.46
45	191.12	378.26	560.49	736.63	905.22
46	204.68	405.56	601.60	791.47	973.59
47	219.43	435.23	646.24	851.02	1047.89
48	235.42	467.38	694.60	915.58	1128.45
49	252.69	502.11	746.90	985.41	1215.65
50	271.29	539.54	803.26	1060.68	1309.65
51	291.26	579.71	863.78	1141.54	1410.69
52	312.58	622.62	928.43	1227.96	1518.74
53	335.19	668.12	997.01	1319.67	1633.48
54	358.97	716.01	1069.21	1416.27	1754.44
55	383.81	766.04	1144.69	1517.35	1881.02
56	409.61	818.02	1223.16	1622.43	2012.72
57	436.27	871.77	1304.31	1731.17	2149.07
58	463.74	927.16	1387.99	1843.37	2289.90
59	491.95	984.10	1474.07	1958.93	2435.14
60	520.84	1042.44	1562.35	2077.60	2584.49

AMER. EXP.

TERMINAL RESERVES

3%

20 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	354.88	392.14	422.13	444.42	458.47
21	360.62	398.71	429.48	452.42	467.04
22	366.88	405.89	437.47	461.14	476.44
23	373.80	413.79	446.29	470.84	486.82
24	381.35	422.45	456.01	481.46	498.16
25	389.74	432.12	466.82	493.24	510.82
26	399.04	442.80	478.73	506.30	524.95
27	409.44	454.70	492.08	521.04	540.74
28	421.02	468.03	507.11	537.48	558.49
29	434.04	483.09	523.98	556.06	578.43
30	448.86	500.14	543.17	577.10	601.20
31	465.61	519.50	564.89	601.08	627.08
32	484.60	541.37	589.57	628.27	656.61
33	505.98	566.13	617.45	659.14	690.10
34	530.11	594.00	648.98	694.02	728.05
35	557.23	625.45	684.52	733.43	770.81
36	587.68	660.75	724.49	777.63	818.90
37	621.79	700.35	769.22	827.21	872.66
38	659.90	744.48	819.18	882.42	932.60
39	702.20	793.57	874.58	943.72	999.02
40	749.17	847.92	936.00	1011.55	1072.30
41	801.03	908.01	1003.79	1086.25	1152.97
42	858.22	974.19	1078.30	1168.31	1241.61
43	921.03	1046.72	1159.94	1258.26	1338.82
44	989.66	1125.97	1249.18	1356.62	1445.18
45	1064.51	1212.45	1346.59	1464.05	1561.34
46	1146.10	1306.75	1452.89	1581.30	1688.26
47	1234.79	1409.32	1568.52	1708.97	1826.51
48	1331.03	1520.63	1694.12	1847.71	1976.94
49	1435.20	1641.23	1830.27	1998.27	2140.45
50	1547.59	1771.39	1977.37	2161.18	2317.44
51	1668.45	1911.50	2135.92	2336.85	2508.56
52	1797.80	2061.63	2305.88	2525.40	2713.89
53	1935.30	2221.28	2486.81	2726.27	2932.96
54	2080.30	2389.77	2677.87	2938.66	3164.93
55	2232.14	2566.31	2878.29	3161.72	3408.77
56	2390.19	2750.26	3087.37	3394.63	3663.54
57	2554.00	2941.14	3304.52	3636.73	3928.79
58	2723.42	3138.77	3529.56	3888.08	4204.61
59	2898.34	3343.04	3762.66	4148.90	4491.42
60	3078.40	3553.78	4003.60	4419.13	4789.56

AMER. EXP.

TERMINAL RESERVES 3%

20 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	463.78	459.82	445.90	421.23	385.13
21	472.84	469.15	455.23	430.43	394.06
22	482.71	479.26	465.44	440.61	403.67
23	493.57	490.48	476.90	451.81	414.43
24	505.51	502.92	489.39	464.17	426.07
25	518.96	516.74	503.44	477.89	439.23
26	533.79	532.13	518.89	493.19	453.74
27	550.52	549.34	536.39	510.40	470.35
28	569.18	568.74	556.00	529.94	489.13
29	590.33	590.63	578.37	552.18	510.69
30	614.41	615.79	604.06	577.91	535.51
31	641.99	644.58	633.62	607.37	564.21
32	673.43	677.55	667.34	641.24	596.95
33	709.22	714.94	705.79	679.60	634.23
34	749.63	757.34	749.15	723.03	676.26
35	795.33	805.07	798.10	771.88	723.24
36	846.51	858.64	852.88	826.24	775.43
37	903.83	918.48	913.78	886.63	833.39
38	967.60	984.78	981.20	953.46	897.57
39	1038.01	1057.93	1055.57	1027.19	968.41
40	1115.66	1138.61	1137.63	1108.61	1046.55
41	1201.13	1227.46	1228.06	1198.27	1132.75
42	1295.11	1325.21	1327.51	1297.04	1227.68
43	1398.24	1432.45	1436.77	1405.52	1332.17
44	1511.05	1549.90	1556.43	1524.53	1447.01
45	1634.40	1678.34	1687.49	1655.13	1573.02
46	1769.23	1818.96	1831.24	1798.43	1711.55
47	1916.29	1972.59	1988.36	1955.30	1863.37
48	2076.57	2140.11	2159.95	2126.83	2029.76
49	2250.87	2322.57	2347.07	2314.31	2212.16
50	2439.81	2520.57	2550.54	2518.68	2411.39
51	2644.06	2735.03	2771.46	2741.00	2628.33
52	2863.87	2966.32	3010.09	2981.38	2863.56
53	3098.80	3213.82	3265.64	3239.36	3116.36
54	3347.82	3476.31	3537.15	3513.73	3385.28
55	3609.72	3752.83	3823.42	3803.12	3669.30
56	3883.79	4042.49	4123.52	4107.01	3967.63
57	4169.49	4344.79	4437.38	4425.21	4280.94
58	4467.07	4660.49	4765.87	4759.61	4612.54
59	4777.44	4990.74	5111.15	5113.78	4967.30
60	5101.17	5336.96	5475.95	5491.69	5350.27

AMER. EXP.

TERMINAL RESERVES

3%

20 Year Mortuary Additions

	Years			
Age	16	17	18	19
20	336.90	275.34	199.57	108.15
21	344.97	282.33	204.75	111.19
22	353.81	289.71	210.37	114.22
23	363.48	298.02	216.53	117.79
24	374.15	306.97	223.36	121.60
25	386.06	317.27	231.19	126.20
26	399.45	328.72	240.02	131.12
27	414.71	342.00	250.10	137.08
28	432.14	356.96	261.73	143.64
29	451.99	374.29	274.92	151.31
30	475.15	394.31	290.50	160.43
31	501.71	417.53	308.51	170.75
32	532.24	444.11	328.83	182.36
33	566.84	473.90	351.53	195.29
34	605.52	507.11	376.81	209.68
35	648.68	544.17	405.05	225.87
36	696.60	585.34	436.47	243.72
37	749.87	631.17	471.33	263.67
38	808.90	681.82	509.99	285.66
39	873.92	737.72	552.48	309.88
40	945.79	799.41	599.56	336.91
41	1025.01	867.63	651.83	366.82
42	1112.47	943.18	709.65	400.05
43	1208.98	1026.47	773.52	436.71
44	1314.99	1118.09	843.74	477.03
45	1431.49	1218.82	921.12	521.69
46	1559.73	1330.06	1007.02	571.59
47	1700.62	1452.71	1101.99	626.53
48	1855.52	1587.86	1206.57	687.37
49	2025.72	1736.46	1322.12	754.94
50	2211.75	1899.46	1449.18	829.08
51	2415.01	2078.03	1588.51	910.96
52	2635.86	2272.23	1740.63	1000.14
53	2873.29	2481.42	1904.06	1095.73
54	3126.19	2703.82	2077.66	1197.48
55	3393.09	2938.66	2261.64	1306.08
56	3673.95	3187.05	2457.86	1423.28
57	3970.71	3451.86	2669.53	1551.27
58	4287.88	3738.42	2901.78	1694.32
59	4631.43	4053.06	3160.98	1856.24
60	5007.00	4401.92	3451.81	2039.74

AMER. EXP.

TERMINAL RESERVES

3%

15 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	53.70	101.48	143.02	177.97	205.99
21	54.26	102.58	144.63	180.05	208.50
22	54.88	103.79	146.40	182.36	211.25
23	55.56	105.12	148.35	184.85	214.24
24	56.30	106.58	150.47	187.60	217.57
25	57.12	108.17	152.80	190.62	221.18
26	58.01	109.92	155.38	193.94	225.19
27	58.98	111.84	158.17	197.57	229.59
28	60.05	113.94	161.25	201.59	234.43
29	61.22	116.24	164.66	206.00	239.73
30	62.53	118.82	168.42	210.88	245.64
31	63.97	121.66	172.60	216.30	252.25
32	65.58	124.82	177.26	222.41	259.62
33	67.37	128.37	182.52	229.23	267.92
34	69.40	132.39	188.43	236.95	277.24
35	71.71	136.92	195.15	245.69	287.90
36	74.30	142.09	202.75	255.66	300.01
37	77.26	147.93	211.41	266.97	313.86
38	80.58	154.54	221.19	279.82	329.57
39	84.34	161.98	232.25	294.34	347.35
40	88.55	170.37	244.71	310.73	367.37
41	93.29	179.79	258.71	329.09	389.86
42	98.58	190.33	274.35	349.65	414.95
43	104.49	202.06	291.79	372.51	442.90
44	111.03	215.08	311.10	397.86	473.82
45	118.29	229.50	332.50	425.89	507.93
46	126.29	245.42	356.10	456.73	545.43
47	135.13	262.95	382.04	490.64	586.69
48	144.83	282.18	410.48	527.84	631.98
49	155.44	303.22	441.62	568.58	681.61
50	167.04	326.23	475.70	613.17	735.91
51	179.72	351.40	512.97	661.94	795.37
52	193.55	378.83	553.60	715.16	860.25
53	208.58	408.67	597.83	773.11	931.00
54	224.91	441.09	645.90	836.16	1008.08
55	242.56	476.16	697.95	904.52	1091.67
56	261.60	514.02	754.21	978.42	1182.14
57	282.03	554.69	814.66	1057.92	1279.56
58	303.81	598.05	879.16	1142.80	1383.71
59	326.84	643.93	947.45	1232.76	1494.23
60	351.03	692.13	1019.27	1327.48	1610.67

AMER. EXP.

TERMINAL RESERVES

3%

15 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	226.69	239.61	244.31	240.33	227.07
21	229.53	242.72	247.63	243.68	230.36
22	232.67	246.19	251.27	247.41	234.08
23	236.11	249.94	255.25	251.53	238.12
24	239.89	254.11	259.72	256.11	242.59
25	244.04	258.71	264.61	261.08	247.51
26	248.67	263.81	270.00	266.64	253.11
27	253.71	269.34	275.89	272.79	259.13
28	259.24	275.45	282.50	279.54	265.86
29	265.34	282.25	289.70	287.00	273.14
30	272.20	289.80	297.80	295.26	281.38
31	279.76	298.21	306.70	304.49	290.46
32	288.29	307.60	316.80	314.86	300.86
33	297.81	318.20	328.11	326.66	312.64
34	308.62	330.17	341.04	340.10	326.18
35	320.93	343.95	355.91	355.68	341.78
36	335.03	359.72	373.01	373.51	359.82
37	351.13	377.80	392.53	394.02	380.40
38	369.47	398.30	414.81	417.25	403.84
39	390.14	421.52	439.87	443.50	430.21
40	413.51	447.63	468.15	473.01	459.64
41	439.63	476.91	499.75	505.78	492.29
42	468.85	509.55	534.82	542.12	528.49
43	501.31	545.66	573.58	582.30	568.54
44	537.09	585.45	616.31	626.59	612.72
45	576.55	629.34	663.46	675.52	661.47
46	619.96	677.66	715.41	729.39	715.24
47	667.74	730.88	772.59	788.78	774.50
48	720.23	789.32	835.47	854.08	839.79
49	777.72	853.41	904.42	925.79	911.63
50	840.70	923.61	980.06	1004.60	990.55
51	909.66	1000.59	1063.16	1091.50	1077.42
52	985.02	1084.86	1154.14	1186.14	1172.75
53	1067.31	1176.89	1253.63	1290.09	1277.36
54	1156.99	1277.33	1362.34	1403.91	1392.23
55	1254.37	1386.50	1480.72	1528.15	1517.85
56	1359.87	1505.00	1609.51	1663.55	1654.85
57	1473.66	1633.04	1748.88	1810.17	1803.59
58	1595.49	1770.29	1898.32	1967.71	1963.57
59	1724.89	1916.10	2057.34	2135.46	2133.96
60	1861.25	2069.97	2225.26	2312.62	2314.07

AMER. EXP.

TERMINAL RESERVES

3%

15 Year Mortuary Additions

Age	Years 11	12	13	14
20	203.99	170.52	125.91	69.32
21	207.11	173.22	127.88	70.39
22	210.59	176.18	130.17	71.82
23	214.31	179.42	132.76	73.24
24	218.52	183.22	135.66	75.01
25	223.25	187.31	138.89	76.78
26	228.47	191.96	142.41	78.89
27	234.19	196.86	146.24	80.99
28	240.42	202.36	150.40	83.46
29	247.32	208.30	155.06	86.11
30	255.01	215.14	160.38	89.31
31	263.66	222.76	166.41	92.74
32	273.54	231.60	173.28	96.90
33	284.83	241.56	181.22	101.47
34	297.70	253.12	190.23	106.83
35	312.74	266.47	200.88	113.20
36	329.97	281.96	213.18	120.39
37	349.78	299.69	227.05	128.47
38	372.24	319.56	242.56	137.50
39	397.27	341.63	259.74	147.48
40	425.17	366.24	278.95	158.73
41	456.11	393.55	300.29	171.10
42	490.44	423.91	323.94	184.92
43	528.47	457.43	350.14	200.13
44	570.32	494.42	378.93	216.88
45	616.62	535.26	410.86	235.62
46	667.62	580.40	446.28	256.31
47	724.00	630.45	485.51	279.34
48	786.25	685.67	528.87	304.74
49	854.69	746.44	576.55	332.69
50	929.99	813.33	629.15	363.68
51	1012.97	887.27	687.62	398.35
52	1104.24	968.89	752.30	436.53
53	1204.71	1058.92	823.56	478.82
54	1315.28	1158.04	902.43	525.89
55	1436.22	1266.83	989.17	577.48
56	1568.57	1386.18	1084.42	634.57
57	1712.52	1516.07	1188.45	696.74
58	1867.35	1655.99	1300.14	763.25
59	2032.43	1804.85	1418.83	834.12
60	2206.71	1962.03	1544.60	909.73

AMER. EXP.

TERMINAL RESERVES

3%

10 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	34.65	62.66	83.68	97.31	103.19
21	34.95	63.22	84.44	98.25	104.25
22	35.27	63.81	85.27	99.26	105.34
23	35.61	64.46	86.18	100.34	106.53
24	35.98	65.18	87.16	101.53	107.86
25	36.39	65.94	88.23	102.84	109.29
26	36.83	66.76	89.37	104.21	110.80
27	37.31	67.67	90.63	105.73	112.52
28	37.84	68.65	91.99	107.42	114.38
29	38.42	69.74	93.54	109.30	116.44
30	39.05	70.95	95.22	111.32	118.70
31	39.76	72.28	97.07	113.59	121.28
32	40.52	73.72	99.09	116.10	124.05
33	41.36	75.32	101.36	118.85	127.13
34	42.29	77.09	103.83	121.88	130.46
35	43.33	79.06	106.60	125.23	134.24
36	44.47	81.24	109.64	128.98	138.39
37	45.77	83.69	113.10	133.20	143.17
38	47.21	86.45	116.98	138.00	148.57
39	48.85	89.57	121.42	143.49	154.81
40	50.72	93.18	126.53	149.85	161.98
41	52.87	97.31	132.42	157.13	170.29
42	55.32	102.03	139.12	165.49	179.73
43	58.10	107.36	146.73	174.92	190.46
44	61.22	113.38	155.28	185.55	202.49
45	64.75	120.14	164.91	197.48	215.89
46	68.67	127.70	175.64	210.68	230.71
47	73.06	136.12	187.53	225.32	247.15
48	77.93	145.42	200.66	241.49	265.34
49	83.29	155.67	215.15	259.34	285.42
50	89.21	167.00	231.17	279.10	307.61
51	95.75	179.51	248.86	300.88	332.13
52	102.97	193.32	268.37	324.94	359.17
53	110.91	208.50	289.85	351.42	389.02
54	119.62	225.18	313.44	380.55	421.90
55	129.17	243.47	339.35	412.60	458.04
56	139.66	263.56	367.86	447.85	497.88
57	151.13	285.59	399.11	486.54	541.63
58	163.69	309.68	433.33	528.95	589.68
59	177.38	336.01	470.76	575.44	642.51
60	192.29	364.67	511.59	626.26	700.35

AMER. EXP.

TERMINAL RESERVES

3%

10 Year Mortuary Additions

Age	Years 6	7	8	9
20	100.90	89.94	69.82	40.06
21	101.95	90.91	70.64	40.52
22	103.06	91.95	71.44	40.98
23	104.28	93.06	72.34	41.56
24	105.62	94.31	73.39	42.20
25	107.08	95.71	74.54	42.86
26	108.66	97.17	75.66	43.50
27	110.40	98.75	76.95	44.35
28	112.27	100.50	78.44	45.19
29	114.40	102.56	80.10	46.26
30	116.78	104.76	81.93	47.30
31	119.39	107.26	83.92	48.56
32	122.27	109.89	86.10	49.81
33	125.39	112.84	88.46	51.27
34	128.83	116.02	91.09	52.83
35	132.69	119.70	94.12	54.75
36	137.02	123.78	97.54	56.78
37	141.98	128.55	101.45	59.27
38	147.65	133.90	105.97	61.98
39	154.12	140.14	111.10	65.18
40	161.68	147.32	117.16	68.97
41	170.35	155.68	124.18	73.26
42	180.29	165.21	132.05	78.06
43	191.52	175.83	140.80	83.38
44	203.99	187.61	150.49	89.27
45	217.87	200.73	161.31	95.91
46	233.22	215.25	173.31	103.18
47	250.27	231.41	186.62	111.33
48	269.15	249.25	201.37	120.29
49	289.95	268.95	217.56	130.15
50	312.99	290.73	235.56	141.21
51	338.41	314.83	255.55	153.43
52	366.53	341.58	277.70	167.02
53	397.62	371.11	302.20	182.03
54	431.84	403.65	329.16	198.56
55	469.51	439.47	358.90	216.88
56	511.05	479.10	391.99	237.41
57	556.79	522.89	428.63	260.01
58	607.19	571.22	469.01	285.05
59	662.69	624.44	513.70	312.91
60	723.46	682.92	562.89	343.47

AMER. EXP.

MEAN RESERVES

Ordinary Life

3%

Age	Years 1	2	3	4	5
21	11.04	18.52	26.23	34.19	42.39
22	11.35	19.12	27.13	35.40	43.92
23	11.67	19.74	28.07	36.67	45.53
24	12.01	20.40	29.07	38.00	47.21
25	12.36	21.09	30.10	39.38	48.96
26	12.73	21.81	31.18	40.84	50.79
27	13.12	22.57	32.31	42.35	52.70
28	13.52	23.36	33.49	43.93	54.70
29	13.95	24.18	34.73	45.59	56.79
30	14.39	25.04	36.02	47.33	58.97
31	14.86	25.96	37.38	49.15	61.26
32	15.35	26.91	38.80	51.05	63.66
33	15.86	27.90	40.28	53.03	66.15
34	16.41	28.95	41.85	55.12	68.77
35	16.98	30.05	43.49	57.31	71.51
36	17.58	31.20	45.20	59.58	74.36
37	18.22	32.41	46.99	61.96	77.34
38	18.87	33.66	48.85	64.45	80.46
39	19.57	34.99	50.82	67.06	83.73
40	20.31	36.38	52.87	69.80	87.14
41	21.09	37.85	55.05	72.67	90.72
42	21.90	39.39	57.31	75.67	94.44
43	22.77	41.01	59.68	78.79	98.30
44	23.68	42.69	62.15	82.02	102.30
45	24.64	44.47	64.72	85.39	106.43
46	25.64	46.30	67.38	88.84	110.65
47	26.70	48.22	70.13	92.39	114.98
48	27.82	50.20	72.95	96.04	119.42
49	28.97	52.24	75.84	99.76	123.95
50	30.18	54.35	78.83	103.59	128.61
51	31.45	56.54	81.91	107.54	133.39
52	32.78	58.81	85.09	111.60	138.28
53	34.19	61.17	88.38	115.77	143.31
54	35.66	63.62	91.77	120.06	148.46
55	37.21	66.16	95.27	124.48	153.74
56	38.83	68.80	98.88	129.02	159.15
57	40.55	71.55	102.62	133.68	164.68
58	42.35	74.41	106.46	138.46	170.33
59	44.25	77.37	110.42	143.35	176.10
60	46.25	80.44	114.50	148.37	181.98
61	48.36	83.62	118.69	153.50	187.97
62	50.58	86.92	123.02	158.75	194.06
63	52.92	90.37	127.46	164.11	200.23
64	55.40	93.93	132.01	169.54	206.45
65	57.98	97.60	136.65	175.04	212.71
66	60.73	101.40	141.39	180.62	219.02

AMER. EXP.

MEAN RESERVES

Ordinary Life

3%

Age	Years 6	7	8	9	10
21	50.86	59.58	68.58	77.86	87.42
22	52.72	61.78	71.13	80.76	90.68
23	54.66	64.08	73.79	83.79	94.10
24	56.70	66.48	76.56	86.96	97.66
25	58.82	68.99	79.46	90.25	101.36
26	61.04	71.61	82.49	93.69	105.23
27	63.36	74.34	85.65	97.29	109.27
28	65.78	77.20	88.95	101.04	113.48
29	68.31	80.18	92.39	104.96	117.87
30	70.96	83.30	95.99	109.03	122.44
31	73.73	86.56	99.75	113.29	127.21
32	76.63	89.96	103.66	117.73	132.17
33	79.64	93.49	107.73	122.34	137.35
34	82.80	97.20	111.99	127.17	142.75
35	86.09	101.07	116.44	132.21	148.37
36	89.53	105.10	121.08	137.45	154.22
37	93.12	109.32	125.91	142.91	160.29
38	96.88	113.71	130.95	148.58	166.59
39	100.81	118.30	136.19	154.47	173.12
40	104.91	123.08	141.64	160.58	179.86
41	109.18	128.04	147.29	166.88	186.79
42	113.61	133.18	153.11	173.35	193.89
43	118.21	138.48	159.08	179.99	201.17
44	122.94	143.92	165.21	186.77	208.59
45	127.81	149.50	171.48	193.72	216.18
46	132.78	155.20	177.88	200.79	223.89
47	137.87	161.03	184.41	207.99	231.73
48	143.08	166.97	191.07	215.32	239.71
49	148.39	173.04	197.85	222.78	247.81
50	153.83	179.23	204.75	230.37	256.03
51	159.41	185.56	211.80	238.10	264.40
52	165.10	192.02	218.99	245.96	272.87
53	170.94	198.63	226.31	253.94	281.47
54	176.91	205.36	233.75	262.04	290.17
55	183.01	212.21	241.31	270.25	298.97
56	189.23	219.19	248.98	278.56	307.85
57	195.57	226.28	256.77	286.97	316.79
58	202.03	233.49	264.65	295.43	325.78
59	208.60	240.79	272.59	303.94	334.77
60	215.27	248.17	280.59	312.47	343.75
61	222.03	255.60	288.62	321.00	352.70
62	228.86	263.09	296.66	329.52	361.62
63	235.75	270.59	304.69	338.01	370.54
64	242.65	278.09	312.71	346.50	379.55
65	249.57	285.58	320.74	355.12	388.81
66	256.52	293.15	328.95	364.03	398.50

AMER. EXP.

MEAN RESERVES

Ordinary Life

3%

Age	Years 11	12	13	14	15
21	97.27	107.43	117.89	128.65	139.74
22	100.91	111.45	122.29	133.46	144.96
23	104.71	115.64	126.89	138.48	150.39
24	108.67	120.02	131.69	143.70	156.05
25	112.80	124.58	136.69	149.14	161.93
26	117.11	129.32	141.88	154.79	168.04
27	121.59	134.27	147.29	160.67	174.40
28	126.27	139.42	152.92	166.78	181.01
29	131.14	144.78	158.78	173.15	187.89
30	136.22	150.36	164.87	179.76	195.03
31	141.51	156.18	171.23	186.65	202.44
32	147.01	162.23	177.82	193.79	210.12
33	152.74	168.52	184.67	201.19	218.07
34	158.71	175.06	191.78	208.86	226.29
35	164.93	181.86	199.15	216.80	234.76
36	171.37	188.89	206.77	224.97	243.47
37	178.05	196.17	214.62	233.37	252.40
38	184.97	203.69	222.70	241.99	261.54
39	192.11	211.41	230.99	250.83	270.90
40	199.45	219.34	239.48	259.85	280.44
41	206.99	227.46	248.16	269.08	290.17
42	214.70	235.76	257.03	278.47	300.06
43	222.59	244.23	266.05	288.02	310.10
44	230.63	252.85	275.22	297.71	320.27
45	238.82	261.62	284.54	307.54	330.58
46	247.14	270.51	293.97	317.48	340.98
47	255.59	279.54	303.54	327.53	351.48
48	264.18	288.69	313.21	337.68	362.05
49	272.88	297.95	322.97	347.90	372.69
50	281.70	307.31	332.83	358.21	383.40
51	290.64	316.79	342.79	368.60	394.16
52	299.69	326.35	352.82	379.04	404.94
53	308.84	336.02	362.93	389.51	415.72
54	318.09	345.74	373.06	399.99	426.48
55	327.42	355.52	383.22	410.46	437.19
56	336.79	365.32	393.37	420.88	447.82
57	346.20	375.12	403.49	431.25	458.37
58	355.62	384.89	413.54	441.53	468.85
59	365.01	394.61	423.52	451.76	479.36
60	374.37	404.27	433.47	462.02	489.99
61	383.67	413.90	443.46	472.42	500.88
62	392.96	423.60	453.63	483.13	512.17
63	402.34	433.50	464.11	494.26	523.98
64	411.93	443.74	475.06	505.95	536.39
65	421.90	454.49	486.62	518.28	549.46
66	432.44	465.90	498.88	531.36	563.22

AMER. EXP.

MEAN RESERVES

Ordinary Life

3%

Age	Years 16	17	18	19	20
21	151.15	162.88	174.95	187.35	200.08
22	156.78	168.93	181.42	194.25	207.43
23	162.64	175.23	188.16	201.44	215.06
24	168.74	181.77	195.15	208.89	222.99
25	175.07	188.56	202.41	216.63	231.19
26	181.65	195.62	209.96	224.65	239.70
27	188.50	202.96	217.78	232.96	248.49
28	195.61	210.57	225.90	241.57	257.58
29	202.99	218.47	234.29	250.46	266.96
30	210.66	226.64	242.97	259.63	276.60
31	218.60	235.11	251.95	269.09	286.52
32	226.81	243.84	261.17	278.79	296.66
33	235.29	252.83	270.65	288.73	307.05
34	244.04	262.08	280.37	298.91	317.66
35	253.02	271.55	290.32	309.31	328.49
36	262.24	281.26	300.49	319.92	339.52
37	271.67	291.17	310.87	330.73	350.72
38	281.32	301.29	321.43	341.71	362.09
39	291.17	311.60	332.18	352.86	373.62
40	301.19	322.09	343.09	364.17	385.28
41	311.40	332.74	354.16	375.62	397.07
42	321.76	343.54	365.35	387.17	408.95
43	332.26	354.46	376.66	398.82	420.89
44	342.88	365.49	388.06	410.54	432.89
45	353.62	376.62	399.53	422.31	444.93
46	364.44	387.81	411.05	434.12	456.96
47	375.34	399.06	422.61	445.93	468.97
48	386.29	410.36	434.19	457.73	480.93
49	397.30	421.67	445.75	469.48	492.82
50	408.35	432.99	457.29	481.18	504.62
51	419.41	444.31	468.78	492.79	516.30
52	430.47	455.57	480.20	504.30	527.84
53	441.49	466.77	491.52	515.69	539.29
54	452.46	477.88	502.72	526.97	550.68
55	463.34	488.89	513.84	538.23	562.13
56	474.13	499.82	524.93	549.54	573.72
57	484.85	510.74	536.11	561.03	585.57
58	495.57	521.75	547.47	572.80	597.77
59	506.40	532.97	559.14	584.93	610.35
60	517.47	544.53	571.21	597.51	623.41
61	528.90	556.53	583.75	610.57	636.86
62	540.81	569.03	596.83	624.09	650.73
63	553.27	582.12	610.42	638.06	665.15
64	566.37	595.77	624.49	652.63	680.39
65	580.05	609.93	639.21	668.09	696.78
66	594.34	624.84	654.91	684.79	714.39

AMER. EXP.

MEAN RESERVES

3%

19 Payment Life

Age	Years 1	2	3	4	5
21	20.81	38.42	56.66	75.55	95.11
22	21.16	39.13	57.72	76.97	96.91
23	21.52	39.82	58.79	78.42	98.74
24	21.89	40.56	59.89	79.89	100.61
25	22.28	41.32	61.03	81.43	102.55
26	22.68	42.10	62.21	83.02	104.56
27	23.09	42.91	63.43	84.65	106.63
28	23.52	43.75	64.68	86.34	108.76
29	23.96	44.60	65.97	88.07	110.94
30	24.42	45.49	67.30	89.86	113.19
31	24.89	46.41	68.67	91.69	115.51
32	25.38	47.35	70.08	93.58	117.90
33	25.88	48.32	71.53	95.53	120.35
34	26.40	49.33	73.03	97.54	122.87
35	26.94	50.37	74.58	99.60	125.46
36	27.50	51.44	76.17	101.71	128.11
37	28.08	52.54	77.80	103.89	130.84
38	28.68	53.68	79.48	106.13	133.64
39	29.31	54.85	81.22	108.44	136.54
40	29.96	56.07	83.01	110.82	139.51
41	30.63	57.33	84.87	113.28	142.56
42	31.34	58.64	86.79	115.80	145.69
43	32.07	59.99	88.76	118.38	148.88
44	32.83	61.38	90.77	121.02	152.12
45	33.63	62.82	92.85	123.71	155.41
46	34.45	64.29	94.96	126.43	158.72
47	35.31	65.81	97.10	129.17	162.03
48	36.21	67.36	99.26	131.93	165.36
49	37.13	68.92	101.44	134.70	168.69
50	38.08	70.51	103.65	137.49	172.04
51	39.08	72.15	105.90	140.32	175.42
52	40.13	73.84	108.19	143.18	178.81
53	41.22	75.58	110.53	146.08	182.23
54	42.36	77.36	112.91	149.02	185.68
55	43.57	79.21	115.35	152.01	189.17
56	44.83	81.12	117.86	155.06	192.70
57	46.17	83.11	120.44	158.16	196.27
58	47.59	85.17	123.09	161.32	199.87
59	49.09	87.32	125.81	164.54	203.52
60	50.67	89.55	128.61	167.83	207.22
61	52.36	91.88	131.50	171.20	210.97

AMER. EXP.

MEAN RESERVES

3%

19 Payment Life

Age	Years 6	7	8	9	10
21	115.37	136.35	158.08	180.57	203.89
22	117.55	138.92	161.06	183.98	207.73
23	119.77	141.55	164.11	187.47	211.67
24	122.05	144.26	167.25	191.06	215.71
25	124.42	147.06	170.50	194.77	219.87
26	126.86	149.94	173.84	198.58	224.19
27	129.37	152.92	177.28	202.51	228.62
28	131.95	155.96	180.81	206.53	233.15
29	134.61	159.10	184.44	210.67	237.81
30	137.34	162.32	188.17	214.91	242.58
31	140.16	165.64	192.01	219.27	247.48
32	143.04	169.04	195.93	223.74	252.49
33	146.00	172.53	199.95	228.31	257.63
34	149.05	176.11	204.08	233.00	262.90
35	152.18	179.79	208.32	237.82	268.30
36	155.38	183.55	212.66	242.74	273.81
37	158.67	187.42	217.11	247.77	279.43
38	162.05	191.39	221.66	252.92	285.17
39	165.54	195.46	226.33	258.17	291.01
40	169.10	199.61	231.07	263.50	296.91
41	172.75	203.85	235.90	268.90	302.87
42	176.47	208.17	240.79	274.35	308.87
43	180.26	212.54	245.72	279.83	314.89
44	184.09	216.93	250.66	285.31	320.90
45	187.95	221.35	255.62	290.79	326.90
46	191.82	225.77	260.57	296.26	332.86
47	195.70	230.18	265.50	301.68	338.78
48	199.58	234.58	270.41	307.08	344.64
49	203.44	238.96	275.27	312.40	350.41
50	207.32	243.33	280.11	317.69	356.13
51	211.21	247.72	284.93	322.94	361.77
52	215.09	252.08	289.71	328.10	367.30
53	219.00	256.40	294.46	333.22	372.75
54	222.91	260.73	299.17	338.26	378.09
55	226.85	265.06	303.83	343.23	383.33
56	230.80	269.38	308.47	348.14	388.45
57	234.77	273.69	313.06	352.95	393.43
58	238.75	277.98	317.59	357.65	398.24
59	242.75	282.25	322.05	362.23	402.87
60	246.77	286.49	326.43	366.66	407.28
61	250.79	290.69	330.71	370.93	411.45

AMER. EXP.

MEAN RESERVES

3%

19 Payment Life

Age	Years 11	12	13	14	15
21	228.01	253.01	278.91	305.75	333.56
22	232.32	257.79	284.18	311.51	339.83
23	236.70	262.65	289.53	317.37	346.22
24	241.24	267.68	295.07	323.43	352.81
25	245.91	272.85	300.76	329.65	359.57
26	250.70	278.15	306.58	336.01	366.50
27	255.65	283.63	312.60	342.59	373.65
28	260.70	289.22	318.73	349.29	380.94
29	265.89	294.95	325.03	356.17	388.41
30	271.20	300.82	331.48	363.21	396.06
31	276.66	306.85	338.10	370.43	403.89
32	282.24	313.02	344.85	377.79	411.87
33	287.95	319.32	351.75	385.30	420.00
34	293.82	325.77	358.81	392.97	428.29
35	299.80	332.35	366.00	400.77	436.70
36	305.90	339.05	373.30	408.67	445.21
37	312.12	345.87	380.71	416.67	453.81
38	318.44	352.78	388.19	424.74	462.48
39	324.86	359.77	395.76	432.88	471.21
40	331.33	366.79	403.35	441.04	479.95
41	337.84	373.86	410.97	449.23	488.71
42	344.39	380.95	418.61	457.43	497.48
43	350.94	388.04	426.23	465.58	506.19
44	357.47	395.09	433.80	473.68	514.85
45	363.98	402.10	441.31	481.72	523.42
46	370.44	409.04	448.75	489.67	531.90
47	376.82	415.90	456.08	497.48	540.23
48	383.15	422.68	463.32	505.18	548.42
49	389.35	429.31	470.38	512.68	556.40
50	395.48	435.83	477.29	520.02	564.20
51	401.50	442.22	484.06	527.18	571.79
52	407.37	448.43	490.61	534.08	579.08
53	413.14	454.50	496.98	540.77	586.14
54	418.76	460.37	503.10	547.17	592.87
55	424.22	466.04	508.98	553.28	599.25
56	429.53	471.51	514.59	559.06	605.28
57	434.63	476.70	519.88	564.46	610.88
58	439.50	481.60	524.80	569.44	616.04
59	444.11	486.17	529.33	574.01	620.79
60	448.44	490.39	533.48	578.19	625.17
61	452.47	494.28	537.29	582.04	629.24

LIBRARY OF THE UNIVERSITY

AMER. EXP.

MEAN RESERVES

3%

19 Payment Life

Age	Years 16	17	18	19
21	362.37	392.23	423.17	455.25
22	369.17	399.58	431.08	463.71
23	376.10	407.06	439.14	472.40
24	383.24	414.77	447.44	481.31
25	390.57	422.68	455.96	490.46
26	398.07	430.79	464.68	499.84
27	405.82	439.14	473.67	509.45
28	413.71	447.66	482.83	519.27
29	421.80	456.38	492.20	529.30
30	430.07	465.28	501.75	539.54
31	438.53	474.38	511.51	549.96
32	447.14	483.64	521.43	560.55
33	455.90	493.04	531.48	571.30
34	464.82	502.59	541.69	582.19
35	473.84	512.26	552.02	593.21
36	482.97	522.02	562.44	604.33
37	492.18	531.87	572.96	615.55
38	501.47	541.79	583.55	626.85
39	510.81	551.77	594.20	638.21
40	520.16	561.75	604.84	649.59
41	529.51	571.73	615.51	661.01
42	538.87	581.72	626.19	672.43
43	548.18	591.66	636.81	683.82
44	557.41	601.53	647.37	695.17
45	566.56	611.30	657.84	706.45
46	575.60	620.96	668.22	717.66
47	584.48	630.46	678.44	728.75
48	593.22	639.83	688.55	739.73
49	601.74	648.96	698.41	750.52
50	610.05	657.89	708.09	761.15
51	618.14	666.58	717.55	771.58
52	625.91	674.94	726.68	781.78
53	633.41	683.03	735.56	791.75
54	640.56	690.75	744.10	801.48
55	647.34	698.10	752.31	810.98
56	653.74	705.11	760.25	820.31
57	659.71	711.70	767.87	829.47
58	665.25	717.93	775.19	838.49
59	670.41	723.83	782.27	847.38
60	675.23	729.42	789.10	856.15
61	679.75	734.71	795.67	864.77

AMER. EXP.

MEAN RESERVES

3%

14 Payment Life

Age	Years 1	2	3	4	5
21	26.90	50.84	75.65	101.35	128.00
22	27.33	51.70	76.95	103.12	130.24
23	27.79	52.60	78.31	104.95	132.56
24	28.25	53.52	79.70	106.83	134.95
25	28.73	54.48	81.14	108.77	137.41
26	29.23	55.45	82.62	110.77	139.93
27	29.74	56.46	84.15	112.82	142.54
28	30.27	57.50	85.71	114.94	145.22
29	30.81	58.57	87.33	117.11	147.97
30	31.38	59.68	88.99	119.35	150.80
31	31.96	60.82	90.71	121.66	153.72
32	32.56	61.99	92.46	124.02	156.71
33	33.17	63.18	94.26	126.45	159.78
34	33.81	64.43	96.13	128.95	162.93
35	34.47	65.70	98.04	131.51	166.16
36	35.14	67.01	99.99	134.13	169.46
37	35.84	68.35	102.00	136.81	172.84
38	36.55	69.73	104.05	139.56	176.30
39	37.30	71.15	106.16	142.38	179.85
40	38.06	72.60	108.32	145.27	183.48
41	38.85	74.10	110.55	148.24	187.19
42	39.67	75.65	112.83	151.26	190.98
43	40.52	77.24	115.17	154.35	194.82
44	41.39	78.85	117.54	157.48	198.71
45	42.29	80.52	119.96	160.65	202.63
46	43.22	82.20	122.40	163.84	206.55
47	44.18	83.92	124.87	167.03	210.47
48	45.16	85.66	127.33	170.22	214.37
49	46.17	87.39	129.79	173.39	218.24
50	47.20	89.15	132.25	176.55	222.09
51	48.25	90.92	134.72	179.70	225.91
52	49.34	92.71	137.19	182.83	229.69
53	50.47	94.52	139.66	185.94	233.43
54	51.63	96.35	142.13	189.02	237.11
55	52.82	98.19	144.59	192.08	240.74
56	54.06	100.05	147.05	195.11	244.30
57	55.35	101.95	149.52	198.11	247.80
58	56.69	103.88	151.98	201.06	251.21
59	58.08	105.83	154.44	203.98	254.55
60	59.54	107.82	156.89	206.85	257.79
61	61.06	109.84	159.35	209.68	260.95

AMER. EXP.

MEAN RESERVES

3%

14 Payment Life

	Years				
Age	6	7	8	9	10
21	155.61	184.22	213.88	244.63	276.51
22	158.34	187.47	217.66	248.96	281.40
23	161.17	190.82	221.56	253.42	286.45
24	164.08	194.27	225.56	258.00	291.62
25	167.07	197.82	229.69	262.72	296.96
26	170.15	201.47	233.93	267.57	302.44
27	173.33	205.23	238.29	272.56	308.08
28	176.59	209.09	242.78	277.69	313.87
29	179.94	213.06	247.38	282.95	319.81
30	183.38	217.14	252.12	288.36	325.91
31	186.93	221.34	256.98	293.91	332.18
32	190.57	225.63	261.96	299.59	338.59
33	194.29	230.03	267.05	305.41	345.15
34	198.11	234.55	272.28	311.37	351.88
35	202.03	239.17	277.64	317.49	358.77
36	206.03	243.90	283.11	323.72	365.79
37	210.13	248.73	288.70	330.09	372.96
38	214.33	253.68	294.42	336.60	380.26
39	218.62	258.74	300.25	343.22	387.69
40	223.00	263.89	306.17	349.93	395.21
41	227.48	269.13	312.20	356.75	402.82
42	232.02	274.44	318.28	363.60	410.47
43	236.63	279.81	324.41	370.51	418.18
44	241.27	285.20	330.56	377.43	425.90
45	245.92	290.60	336.71	384.35	433.62
46	250.57	295.98	342.85	391.25	441.30
47	255.22	301.36	348.97	398.13	448.96
48	259.84	306.70	355.03	404.94	456.55
49	264.41	311.98	361.02	411.66	464.05
50	268.95	317.19	366.93	418.30	471.45
51	273.43	322.34	372.76	424.84	478.73
52	277.85	327.41	378.49	431.24	485.86
53	282.21	332.39	384.09	437.50	492.81
54	286.48	337.25	389.55	443.58	499.57
55	290.66	341.98	394.84	449.46	506.12
56	294.74	346.56	399.95	455.14	512.41
57	298.72	351.02	404.89	460.59	518.45
58	302.57	355.29	409.60	465.77	524.16
59	306.30	359.40	414.08	470.67	529.55
60	309.88	363.28	418.29	475.23	534.55
61	313.30	366.96	422.21	479.43	539.15

AMER. EXP.

MEAN RESERVES

3%

14 Payment Life

Age	Years 11	12	13	14
21	309.56	343.83	379.38	416.25
22	315.04	349.92	386.08	423.62
23	320.69	356.19	393.01	431.20
24	326.48	362.63	400.12	439.00
25	332.46	369.27	407.43	447.02
26	338.60	376.08	414.95	455.25
27	344.90	383.08	422.66	463.71
28	351.38	390.26	430.58	472.40
29	358.02	397.62	438.69	481.31
30	364.84	405.20	447.05	490.46
31	371.84	412.97	455.61	499.84
32	379.01	420.92	464.37	509.45
33	386.34	429.05	473.33	519.27
34	393.86	437.38	482.50	529.30
35	401.55	445.89	491.86	539.54
36	409.38	454.56	501.39	549.96
37	417.36	463.38	511.08	560.55
38	425.49	472.35	520.92	571.30
39	433.74	481.45	530.89	582.19
40	442.08	490.63	540.96	593.21
41	450.51	499.91	551.15	604.33
42	458.99	509.25	561.39	615.55
43	467.52	518.65	571.71	626.85
44	476.07	528.07	582.06	638.21
45	484.61	537.49	592.41	649.59
46	493.13	546.89	602.77	661.01
47	501.62	556.26	613.11	672.43
48	510.03	565.57	623.41	683.82
49	518.36	574.79	633.63	695.17
50	526.57	583.91	643.74	706.45
51	534.65	592.88	653.74	717.66
52	542.57	601.70	663.60	728.75
53	550.31	610.33	673.29	739.72
54	557.84	618.75	682.78	750.52
55	565.13	626.92	692.03	761.15
56	572.16	634.83	701.04	771.58
57	578.88	642.41	709.74	781.78
58	585.25	649.64	718.12	791.75
59	591.27	656.51	726.18	801.48
60	596.87	662.96	733.87	810.98
61	602.03	668.99	741.23	820.31

AMER. EXP.

MEAN RESERVES

3%

9 Payment Life

Age	Years 1	2	3	4	5
21	40.01	77.56	116.49	156.88	198.77
22	40.63	78.81	118.39	159.45	202.03
23	41.28	80.10	120.36	162.11	205.41
24	41.94	81.43	122.38	164.85	208.89
25	42.63	82.81	124.47	167.67	212.48
26	43.34	84.22	126.61	170.58	216.17
27	44.07	85.68	128.82	173.56	219.97
28	44.83	87.18	131.10	176.64	223.88
29	45.60	88.73	133.44	179.82	227.91
30	46.40	90.32	135.86	183.08	232.05
31	47.23	91.96	138.34	186.43	236.31
32	48.08	93.64	140.88	189.88	240.69
33	48.95	95.37	143.50	193.42	245.18
34	49.86	97.16	146.20	197.06	249.80
35	50.79	99.00	148.97	200.79	254.53
36	51.74	100.87	151.80	204.61	259.37
37	52.73	102.80	154.71	208.53	264.34
38	53.73	104.77	157.68	212.53	269.42
39	54.77	106.80	160.73	216.64	274.63
40	55.84	108.87	163.85	220.84	279.95
41	56.94	111.01	167.65	225.14	285.39
42	58.06	113.19	170.31	229.53	290.92
43	59.22	115.42	173.64	233.99	296.55
44	60.41	117.69	177.03	238.52	302.26
45	61.63	120.01	180.47	243.11	308.02
46	62.88	122.36	183.95	247.74	313.83
47	64.16	124.75	187.46	252.39	319.66
48	65.47	127.16	190.98	257.05	325.50
49	66.79	129.56	194.49	261.69	331.33
50	68.14	131.98	198.00	266.34	337.14
51	69.51	134.41	201.51	270.96	342.93
52	70.90	136.84	205.01	275.56	348.68
53	72.32	139.27	208.48	280.11	354.36
54	73.75	141.70	211.91	284.59	359.97
55	75.22	144.12	215.31	289.02	365.49
56	76.70	146.51	218.66	293.36	370.90
57	78.20	148.91	221.96	297.62	376.18
58	79.74	151.28	225.19	301.75	381.29
59	81.30	153.62	228.33	305.74	386.23
60	82.88	155.92	231.38	309.59	390.98
61	84.50	158.19	234.33	313.29	395.51

AMER. EXP.

MEAN RESERVES

3%

9 Payment Life

Age	Years 6	7	8	9
21	242.21	287.27	334.02	382.52
22	246.20	292.01	339.55	388.86
23	250.32	296.91	345.25	395.41
24	254.58	301.97	351.13	402.16
25	258.95	307.17	357.19	409.10
26	263.47	312.53	363.44	416.25
27	268.11	318.04	369.85	423.62
28	272.88	323.71	376.46	431.20
29	277.80	329.56	383.26	439.00
30	282.85	335.56	390.25	447.02
31	288.06	341.74	397.44	455.25
32	293.40	348.08	404.82	463.71
33	298.88	354.58	412.39	472.40
34	304.50	361.26	420.17	481.31
35	310.28	368.11	428.14	490.46
36	316.18	375.13	436.31	499.84
37	322.24	382.32	444.68	509.45
38	328.44	389.68	453.25	519.27
39	334.79	397.21	462.01	529.30
40	341.26	404.88	470.92	539.54
41	347.87	412.71	480.03	549.96
42	354.60	420.68	489.28	560.55
43	361.43	428.76	498.66	571.30
44	368.35	436.93	508.15	582.19
45	375.33	445.18	517.73	593.21
46	382.36	453.49	527.40	604.33
47	389.42	461.85	537.14	615.55
48	396.50	470.23	546.93	626.85
49	403.56	478.61	556.72	638.21
50	410.62	486.99	566.54	649.59
51	417.64	495.34	576.34	661.01
52	424.62	503.64	586.11	672.43
53	431.52	511.88	595.83	683.82
54	438.34	520.02	605.46	695.17
55	445.04	528.05	614.99	706.45
56	451.61	535.93	624.39	717.66
57	458.03	543.65	633.65	728.75
58	464.26	551.18	642.72	739.72
59	470.28	558.48	651.58	750.52
60	476.08	565.53	660.20	761.15
61	481.60	572.29	668.54	771.58

AMER. EXP.

MEAN RESERVES

3%

19 Year Endowment

Age	Years 1	2	3	4	5
21	40.13	77.81	116.88	157.40	199.43
22	40.15	77.82	116.89	157.41	199.43
23	40.17	77.84	116.90	157.42	199.43
24	40.19	77.86	116.92	157.43	199.43
25	40.22	77.88	116.94	157.45	199.44
26	40.25	77.91	116.97	157.47	199.45
27	40.28	77.94	117.00	157.50	199.47
28	40.31	77.98	117.03	157.53	199.50
29	40.35	78.02	117.07	157.57	199.54
30	40.40	78.07	117.12	157.62	199.58
31	40.45	78.13	117.18	157.67	199.63
32	40.50	78.19	117.25	157.73	199.69
33	40.56	78.26	117.33	157.81	199.77
34	40.63	78.35	117.43	157.91	199.87
35	40.71	78.45	117.54	158.03	199.99
36	40.80	78.57	117.67	158.17	200.13
37	40.90	78.70	117.82	158.34	200.31
38	41.02	78.85	118.00	158.55	200.53
39	41·16	79.03	118.22	158.80	200.80
40	41.32	79.24	118.48	159.09	201.12
41	41.50	79.48	118.78	159.44	201.49
42	41.70	79.76	119.13	159.84	201.92
43	41.92	80.08	119.53	160.29	202.40
44	42.17	80.44	119.97	160.79	202.93
45	42.46	80.84	120.46	161.34	203.50
46	42.78	81.28	121.00	161.93	204.10
47	43.14	81.76	121.58	162.56	204.73
48	43.53	82.29	122.20	163.22	205.39
49	43.96	82.86	122.86	163.91	206.09
50	44.43	83.47	123.56	164.65	206.84
51	44.95	84.14	124.32	165.46	207.65
52	45.53	84.87	125.16	166.36	208.54
53	46.17	85.68	126.08	167.35	209.53
54	46.87	86.57	127.09	168.43	210.63
55	47.64	87.55	128.20	169.62	211.84
56	48.50	88.63	129.43	170.94	213.16
57	49.45	89.82	130.79	172.39	214.61
58	50.49	91.13	132.28	173.97	216.20
59	51.64	92.56	133.90	175.69	217.94
60	52.82	94.11	135.66	177.57	219.83
61	54.29	95.80	137.58	179.61	221.88

AMER. EXP.

MEAN RESERVES

3%

19 Year Endowment

Age	Years 6	7	8	9	10
21	243.02	288.24	335.15	383.82	434.32
22	243.01	288.22	335.12	383.78	434.27
23	243.00	288.20	335.10	383.75	434.23
24	243.00	288.19	335.08	383.72	434.19
25	243.00	288.18	335.06	383.69	434.15
26	243.01	288.18	335.04	383.66	434.11
27	243.02	288.18	335.03	383.63	434.07
28	243.04	288.19	335.02	383.61	434.03
29	243.06	288.21	335.02	383.60	434.00
30	243.09	288.23	335.03	383.59	433.97
31	243.14	288.26	335.05	383.59	433.95
32	243.20	288.30	335.08	383.60	433.93
33	243.27	288.36	335.12	383.62	433.93
34	243.36	288.44	335.18	383.66	433.95
35	243.47	288.54	335.27	383.72	433.99
36	243.61	288.67	335.39	383.81	434.05
37	243.79	288.84	335.55	383.95	434.14
38	244.02	289.06	335.75	384.13	434.27
39	244.30	289.33	336.00	384.35	434.44
40	244.63	289.66	336.30	384.60	434.63
41	245.01	290.04	336.64	384.88	434.83
42	245.45	290.46	337.01	385.18	435.03
43	245.93	290.91	337.40	385.48	435.23
44	246.45	291.39	337.80	385.79	435.43
45	247.00	291.89	338.21	386.10	435.61
46	247.57	292.40	338.63	386.40	435.77
47	248.17	292.93	339.06	386.70	435.92
48	248.80	293.48	339.50	387.01	436.06
49	249.46	294.06	339.96	387.32	436.19
50	250.17	294.68	340.45	387.65	436.32
51	250.94	295.35	340.99	388.01	436.46
52	251.78	296.19	341.59	388.40	436.61
53	252.71	296.91	342.26	388.84	436.79
54	253.74	297.83	343.00	389.34	437.01
55	254.88	298.85	343.83	389.92	437.29
56	256.14	299.98	344.75	390.57	437.61
57	257.53	301.22	345.77	391.29	437.95
58	259.05	302.58	346.88	392.07	438.31
59	260.71	304.06	348.08	392.89	438.68
60	262.51	305.65	349.36	393.75	439.03
61	264.44	307.35	350.70	394.63	439.34

AMER. EXP.

MEAN RESERVES

3%

19 Year Endowment

Age	Years 11	12	13	14	15
21	486.73	541.14	597.61	656.25	717.15
22	486.67	541.07	597.54	656.18	717.08
23	486.61	541.00	597.47	656.11	717.01
24	486.56	540.93	597.40	656.04	716.93
25	486.51	540.86	597.33	655.96	716.84
26	486.46	540.79	597.25	655.87	716.75
27	486.41	540.72	597.17	655.77	716.65
28	486.36	540.65	597.08	655.67	716.55
29	486.31	540.58	596.99	655.57	716.44
30	486.26	540.52	596.90	655.47	716.33
31	486.21	540.46	596.81	655.36	716.21
32	486.17	540.40	596.73	655.25	716.09
33	486.14	540.35	596.65	655.14	715.96
34	486.13	540.31	596.58	655.03	715.83
35	486.14	540.29	596.51	654.92	715.69
36	486.16	540.29	596.45	654.80	715.54
37	486.21	540.30	596.39	654.67	715.37
38	486.28	540.30	596.32	654.53	715.17
39	486.40	540.30	596.25	654.39	714.95
40	486.51	540.30	596.16	654.22	714.71
41	486.61	540.30	596.05	654.02	714.43
42	486.70	540.27	595.91	653.77	714.10
43	486.78	540.22	595.73	653.47	713.71
44	486.84	540.14	595.51	653.12	713.26
45	486.87	540.03	595.24	652.72	712.75
46	486.87	539.87	594.91	652.26	712.18
47	486.85	539.67	594.54	651.73	711.53
48	486.80	539.43	594.12	651.12	710.80
49	486.73	539.14	593.63	650.43	709.97
50	486.63	538.80	593.07	649.66	709.05
51	486.53	538.44	592.46	648.82	708.04
52	486.43	538.05	591.80	647.90	706.93
53	486.33	537.64	591.08	646.90	705.71
54	486.23	537.21	590.30	645.81	704.37
55	486.14	536.75	589.43	644.63	702.91
56	486.07	536.26	588.48	643.33	701.31
57	485.99	535.71	587.45	641.86	699.49
58	485.88	535.08	586.28	640.19	697.45
59	485.72	534.34	584.95	638.32	695.21
60	485.48	533.45	583.48	636.27	692.77
61	485.14	532.44	581.83	634.08	690.17

AMER. EXP.

MEAN RESERVES

3%

19 Year Endowment

Age	Years 16	17	18	19
21	780.40	846.13	914.43	985.44
22	780.34	846.07	914.40	985.44
23	780.27	846.01	914.37	985.44
24	780.20	845.95	914.34	985.44
25	780.12	845.88	914.30	985.44
26	780.03	845.81	914.26	985.44
27	779.93	845.73	914.21	985.44
28	779.83	845.65	914.16	985.44
29	779.73	845.56	914.10	985.44
30	779.62	845.46	914.04	985.44
31	779.50	845.35	913.97	985.44
32	779.37	845.23	913.89	985.44
33	779.23	845.10	913.80	985.44
34	779.09	844.96	913.70	985.44
35	778.93	844.81	913.59	985.44
36	778.75	844.65	913.47	985.44
37	778.55	844.47	913.33	985.44
38	778.32	844.25	913.18	985.44
39	778.07	844.00	913.01	985.44
40	777.79	843.73	912.82	985.44
41	777.47	843.42	912.62	985.44
42	777.10	843.07	912.39	985.44
43	776.67	842.67	912.12	985.44
44	776.18	842.22	911.80	985.44
45	775.63	841.72	911.45	985.44
46	775.00	841.15	911.06	985.44
47	774.30	840.51	910.63	985.44
48	773.51	839.78	910.16	985.44
49	772.63	838.97	909.63	985.44
50	771.65	838.06	909.03	985.44
51	770.57	837.07	908.36	985.44
52	769.38	835.98	907.62	985.44
53	768.08	834.77	906.80	985.44
54	766.64	833.43	905.89	985.44
55	765.04	831.94	904.88	985.44
56	763.27	830.29	903.76	985.44
57	761.29	828.45	902.52	985.44
58	759.07	826.42	901.15	985.44
59	756.69	824.22	899.66	985.44
60	754.10	821.85	898.04	985.44
61	751.36	819.30	896.26	985.44

AMER. EXP.

MEAN RESERVES

3%

14 Year Endowment

Age	Years 1	2	3	4	5
21	58.28	114.81	173.44	234.28	297.41
22	58.29	114.80	173.43	234.26	297.37
23	58.30	114.80	173.42	234.24	297.34
24	58.31	114.81	173.41	234.22	297.31
25	58.33	114.81	173.40	234.20	297.28
26	58.35	114.82	173.39	234.18	297.24
27	58.37	114.82	173.38	234.16	297.21
28	58.39	114.83	173.38	234.14	297.17
29	58.41	114.84	173.38	234.12	297.14
30	58.44	114.85	173.38	234.10	297.10
31	58.47	114.87	173.38	234.08	297.07
32	58.50	114.89	173.38	234.06	297.03
33	58.54	114.91	173.39	234.05	297.00
34	58.58	114.94	173.40	234.04	296.96
35	58.63	114.97	173.41	234.03	296.93
36	58.68	115.00	173.42	234.02	296.90
37	58.74	115.04	173.44	234.02	296.87
38	58.80	115.09	173.47	234.02	296.84
39	58.87	115.15	173.51	234.04	296.83
40	58.96	115.22	173.57	234.08	296.84
41	59.06	115.31	173.65	234.14	296.87
42	59.18	115.43	173.75	234.22	296.91
43	59.31	115.57	173.87	234.32	296.97
44	59.46	115.73	174.01	234.43	297.03
45	59.63	115.91	174.17	234.55	297.08
46	59.82	116.11	174.35	234.67	297.11
47	60.04	116.32	174.54	234.78	297.12
48	60.28	116.54	174.71	234.87	297.10
49	60.54	116.77	174.88	234.94	297.05
50	60.83	117.02	175.05	235.00	296.98
51	61.15	117.29	175.23	235.06	296.89
52	61.50	117.59	175.43	235.12	296.78
53	61.89	117.92	175.64	235.18	296.65
54	62.33	118.28	175.87	235.24	296.52
55	62.82	118.67	176.13	235.32	296.39
56	63.36	119.11	176.43	235.42	296.25
57	63.95	119.61	176.77	235.54	296.10
58	64.61	120.17	177.16	235.69	295.95
59	65.35	120.80	177.60	235.87	295.81
60	66.18	121.50	178.09	236.09	295.69
61	67.10	122.28	178.65	236.35	295.58

AMER. EXP.

MEAN RESERVES

3%

14 Year Endowment

Age	Years 6	7	8	9	10
21	362.92	430.90	501.46	574.72	650.76
22	362.87	430.85	501.40	574.66	650.70
23	362.83	430.80	501.34	574.60	650.63
24	362.79	430.75	501.28	574.54	650.56
25	362.75	430.69	501.22	574.47	650.49
26	362.70	430.63	501.15	574.39	650.42
27	362.65	430.57	501.08	574.31	650.34
28	362.60	430.51	501.01	574.23	650.26
29	362.55	430.45	500.94	574.14	650.17
30	362.50	430.38	500.86	574.04	650.07
31	362.45	430.31	500.77	573.94	649.96
32	362.39	430.23	500.67	573.83	649.84
33	362.33	430.15	500.57	573.71	649.72
34	362.26	430.06	500.46	573.59	649.59
35	362.19	429.97	500.35	573.46	649.45
36	362.13	429.88	500.23	573.32	649.30
37	362.07	429.79	500.11	573.18	649.14
38	362.02	429.71	500.00	573.03	648.97
39	361.98	429.64	499.89	572.88	648.79
40	361.96	429.58	499.78	572.72	648.59
41	361.95	429.52	499.66	572.55	648.37
42	361.95	429.45	499.53	572.35	648.12
43	361.95	429.37	499.37	572.12	647.83
44	361.93	429.27	499.18	571.85	647.49
45	361.89	429.13	498.94	571.53	647.09
46	361.82	428.95	498.65	571.15	646.63
47	361.72	428.73	498.31	570.69	646.11
48	361.58	428.46	497.90	570.15	645.51
49	361.40	428.13	497.42	569.54	644.82
50	361.18	427.74	496.87	568.86	644.04
51	360.92	427.29	496.25	568.10	643.16
52	360.62	426.79	495.56	567.25	642.18
53	360.28	426.24	494.80	566.30	641.10
54	359.91	425.64	493.96	565.25	639.91
55	359.52	424.98	493.04	564.10	638.61
56	359.10	424.27	492.03	562.84	637.18
57	358.65	423.51	490.94	561.47	635.62
58	358.18	422.69	489.77	559.99	633.91
59	357.68	421.78	488.50	558.37	632.02
60	357.16	420.84	487.12	556.59	629.94
61	356.62	419.81	485.61	554.63	627.64

AMER. EXP.

MEAN RESERVES

3%

14 Year Endowment

Age	Years 11	12	13	14
21	729.73	811.74	896.93	985.44
22	729.67	811.69	896.90	985.44
23	729.61	811.64	896.87	985.44
24	729.55	811·59	896.84	985.44
25	729.48	811.54	896.81	985.44
26	729.41	811.48	896.77	985.44
27	729.34	811.42	896.73	985.44
28	729.26	811.35	896.69	985.44
29	729.17	811.28	896.64	985.44
30	729.07	811.20	896.59	985.44
31	728.96	811.11	896.53	985.44
32	728.85	811.01	896.47	985.44
33	728.73	810.91	896.40	985.44
34	728.60	810.80	896.33	985.44
35	728.46	810.68	896.25	985.44
36	728.31	810.54	896.16	985.44
37	728.15	810.39	896.06	985.44
38	727.97	810.23	895.95	985.44
39	727.77	810.05	895.83	985.44
40	727.55	809.85	895.70	985.44
41	727.31	809.62	895.55	985.44
42	727.04	809.36	895.38	985.44
43	726.73	809.06	895.18	985.44
44	726.37	808.71	894.95	985.44
45	725.95	808.32	894.69	985.44
46	725.47	807.88	894.40	985.44
47	724.92	807.39	894.08	985.44
48	724.29	806.83	893.71	985.44
49	723.57	806.20	893.29	985.44
50	722.76	805.49	892.82	985.44
51	721.86	804.69	892.30	985.44
52	720.86	803.80	891.71	985.44
53	719.74	802.81	891.05	985.44
54	718.51	801.72	890.32	985.44
55	717.16	800.51	889.52	985.44
56	715.68	799.17	888.64	985.44
57	714.06	797.70	887.67	985.44
58	712.27	796.08	886.59	985.44
59	710.29	794.28	885.38	985.44
60	708.10	792.28	884.04	985.44
61	705.67	790.06	882.57	985.44

AMER. EXP.

MEAN RESERVES

3%

9 Year Endowment

Age	Years 1	2	3	4	5
21	97.33	194.40	295.14	399.69	508.22
22	97.33	194.39	295.12	399.66	508.18
23	97.34	194.38	295.10	399.63	508.14
24	97.35	194.37	295.08	399.60	508.10
25	97.36	194.36	295.05	399.56	508.05
26	97.37	194.35	295.02	399.52	508.00
27	97.38	194.34	294.99	399.48	507.95
28	97.39	194.33	294.96	399.43	507.90
29	97.40	194.32	294.93	399.38	507.84
30	97.41	194.31	294.90	399.33	507.78
31	97.42	194.30	294.86	399.28	507.72
32	97.43	194.29	294.82	399.22	507.65
33	97.45	194.28	294.78	399.16	507.57
34	97.47	194.27	294.74	399.09	507.49
35	97.49	194.26	294.70	399.02	507.40
36	97.52	194.25	294.65	398.94	507.30
37	97.55	194.23	294.60	398.85	507.19
38	97.58	194.21	294.55	398.75	507.07
39	97.61	194.19	294.49	398.65	506.95
40	97.65	194.18	294.43	398.55	506.82
41	97.69	194.17	294.37	398.45	506.68
42	97.74	194.17	294.31	398.34	506.53
43	97.80	194.17	294.25	398.23	506.36
44	97.87	194.18	294.19	398.10	506.17
45	97.95	194.19	294.12	397.95	505.95
46	98.04	194.21	294.04	397.78	505.70
47	98.14	194.22	293.94	397.58	505.40
48	98.26	194.22	293.82	397.34	505.05
49	98.39	194.21	293.67	397.05	504.65
50	98.54	194.19	293.49	396.71	504.20
51	98.70	194.16	293.28	396.33	503.69
52	98.88	194.12	293.04	395.90	503.11
53	99.08	194.08	292.77	395.41	502.46
54	99.30	194.03	292.46	394.86	501.74
55	99.54	193.97	292.11	394.25	500.94
56	99.80	193.91	291.73	393.58	500.05
57	100.09	193.85	291.32	392.85	499.07
58	100.42	193.79	290.87	392.05	497.98
59	100.79	193.73	290.37	391.17	496.78
60	101.20	193.66	289.82	390.20	495.47
61	101.65	193.59	289.22	389.13	494.03

AMER. EXP.

MEAN RESERVES

3%

9 Year Endowment

Age	Years 6	7	8	9
21	620.88	737.85	859.30	985.44
22	620.84	737.81	859.28	985.44
23	620.80	737.77	859.26	985.44
24	620.76	737.73	859.23	985.44
25	620.71	737.69	859.20	985.44
26	620.66	737.64	859.17	985.44
27	620.61	737.59	859.14	985.44
28	620.56	737.54	859.11	985.44
29	620.50	737.49	859.08	985.44
30	620.43	737.44	859.05	985.44
31	620.36	737.38	859.01	985.44
32	620.28	737.32	858.96	985.44
33	620.19	737.25	858.91	985.44
34	620.10	737.17	858.85	985.44
35	620.00	737.08	858.78	985.44
36	619.89	736.98	858.71	985.44
37	619.77	736.87	858.64	985.44
38	619.64	736.75	858.56	985.44
39	619.50	736.62	858.47	985.44
40	619.35	736.48	858.37	985.44
41	619.19	736.33	858.26	985.44
42	619.02	736.16	858.14	985.44
43	618.83	735.97	858.01	985.44
44	618.61	735.75	857.86	985.44
45	618.35	735.49	857.69	985.44
46	618.05	735.20	857.49	985.44
47	617.70	734.87	857.26	985.44
48	617.30	734.49	857.00	985.44
49	616.84	734.05	856.70	985.44
50	616.32	733.55	856.36	985.44
51	615.74	732.99	855.98	985.44
52	615.09	732.37	855.56	985.44
53	614.36	731.68	855.09	985.44
54	613.55	730.91	854.57	985.44
55	612.65	730.05	853.99	985.44
56	611.65	729.10	853.34	985.44
57	610.54	728.05	852.62	985.44
58	609.31	726.89	851.82	985.44
59	607.95	725.60	850.94	985.44
60	606.45	724.18	849.97	985.44
61	604.81	722.61	848.88	985.44

AMER. EXP.

MEAN RESERVES

3%

20 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	75.55	73.04	70.42	67.71	64.89
21	76.56	74.04	71.42	68.70	65.87
22	77.65	75.13	72.50	69.78	66.94
23	78.85	76.32	73.69	70.96	68.12
24	80.16	77.63	75.00	72.26	69.40
25	81.61	79.08	76.44	73.70	70.83
26	83.20	80.67	78.03	75.28	72.40
27	84.97	82.45	79.80	77.05	74.16
28	86.95	84.42	81.78	79.02	76.12
29	89.15	86.63	83.99	81.23	78.32
30	91.64	89.13	86.49	83.72	80.80
31	94.44	91.94	89.31	86.54	83.62
32	97.61	95.12	92.49	89.73	86.80
33	101.16	98.69	96.08	93.32	90.39
34	105.15	102.71	100.11	97.36	94.43
35	109.64	107.22	104.64	101.90	98.97
36	114.65	112.26	109.70	106.97	104.04
37	120.24	117.89	115.36	112.65	109.73
38	126.47	124.16	121.67	118.98	116.07
39	133.39	131.12	128.67	126.01	123.12
40	141.04	138.84	136.44	133.82	130.94
41	149.52	147.38	145.03	142.45	139.59
42	158.86	156.80	154.51	151.97	149.13
43	169.14	167.16	164.94	162.44	159.61
44	180.41	178.52	176.36	173.90	171.09
45	192.72	190.93	188.85	186.43	183.62
46	206.16	204.47	202.47	200.09	197.27
47	220.78	219.20	217.27	214.93	212.10
48	236.63	235.16	233.30	231.00	228.19
49	253.77	252.41	250.64	248.40	245.59
50	272.22	271.00	269.32	267.14	264.35
51	292.02	290.94	289.38	287.26	284.50
52	313.16	312.24	310.80	308.77	306.04
53	335.58	334.82	333.52	331.58	328.91
54	359.15	358.58	357.43	355.60	353.01
55	383.78	383.40	382.41	380.72	378.21
56	409.34	409.18	408.38	406.83	404.42
57	435.75	435.82	435.22	433.84	431.55
58	462.95	463.27	462.89	461.69	459.54
59	490.88	491.47	491.33	490.35	488.39
60	519.46	520.34	520.48	519.76	518.02

AMER. EXP.

MEAN RESERVES

3%

20 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	61.97	58.93	55.77	52.47	49.05
21	62.94	59.88	56.70	53.38	49.92
22	63.99	60.92	57.72	54.37	50.88
23	65.15	62.06	58.84	55.47	51.95
24	66.43	63.31	60.07	56.67	53.11
25	67.84	64.71	61.44	58.01	54.41
26	69.40	66.25	62.95	59.48	55.85
27	71.14	67.97	64.64	61.14	57.46
28	73.08	69.89	66.53	63.00	59.27
29	75.26	72.05	68.67	65.09	61.30
30	77.74	74.50	71.09	67.46	63.62
31	80.54	77.28	73.83	70.16	66.25
32	83.71	80.43	76.93	73.21	69.24
33	87.29	83.97	80.45	76.67	72.64
34	91.31	87.97	84.41	80.58	76.48
35	95.83	92.47	88.87	84.99	80.81
36	100.90	97.53	93.89	89.95	85.67
37	106.59	103.19	99.50	95.49	91.12
38	112.93	109.50	105.77	101.68	97.18
39	119.97	116.52	112.73	108.55	103.91
40	127.79	124.30	120.44	116.15	111.35
41	136.42	132.90	128.96	124.53	119.54
42	145.95	142.37	138.33	133.74	128.53
43	156.41	152.76	148.60	143.84	138.40
44	167.85	164.12	159.83	154.88	149.20
45	180.34	176.52	172.09	166.94	160.99
46	193.95	190.04	185.46	180.10	173.86
47	208.74	204.73	200.00	194.42	187.88
48	224.78	220.68	215.79	209.98	203.12
49	242.14	237.95	232.90	226.85	219.68
50	260.87	256.58	251.37	245.09	237.59
51	280.99	276.62	271.26	264.75	256.91
52	302.52	298.08	292.58	285.83	277.65
53	325.40	320.90	315.25	308.28	299.76
54	349.51	344.96	339.19	331.99	323.15
55	374.74	370.16	364.27	356.87	347.71
56	401.00	396.39	390.42	382.84	373.36
57	428.19	423.60	417.56	409.80	400.04
58	456.29	451.74	445.66	437.77	427.74
59	485.28	480.80	474.72	466.74	456.51
60	515.08	510.73	504.72	496.71	486.34

AMER. EXP.

MEAN RESERVES

3%

20 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	45.47	41.73	37.84	33.75	29.48
21	46.31	42.54	38.60	34.45	30.12
22	47.24	43.42	39.42	35.22	30.81
23	48.26	44.39	40.34	36.07	31.58
24	49.38	45.46	41.35	37.01	32.43
25	50.63	46.66	42.48	38.05	33.37
26	52.02	47.98	43.73	39.20	34.42
27	53.58	49.47	45.13	40.51	35.61
28	55.32	51.14	46.70	41.98	36.95
29	57.29	53.02	48.49	43.65	38.48
30	59.53	55.18	50.54	45.57	40.25
31	62.09	57.64	52.89	47.78	42.28
32	65.00	60.46	55.57	50.31	44.61
33	68.31	63.65	58.63	53.18	47.25
34	72.05	67.27	62.08	56.42	50.23
35	76.28	71.35	65.97	60.07	53.57
36	81.02	75.92	70.32	64.14	57.29
37	86.32	81.03	75.18	68.67	61.42
38	92.22	86.71	80.56	73.69	65.99
39	98.75	92.98	86.50	79.22	71.04
40	105.96	99.89	93.05	85.33	76.61
41	113.89	107.50	100.27	92.07	82.75
42	122.61	115.88	108.21	99.48	89.52
43	132.18	125.07	116.93	107.62	96.96
44	142.65	135.13	126.48	116.54	105.12
45	154.09	146.13	136.93	126.32	114.08
46	166.60	158.16	148.38	137.05	123.92
47	180.22	171.29	160.89	148.78	134.69
48	195.06	185.61	174.53	161.59	146.48
49	211.19	201.18	189.40	175.58	159.38
50	228.65	218.06	205.55	190.80	173.44
51	247.52	236.33	223.05	207.33	188.74
52	267.80	256.00	241.93	225.19	205.29
53	289.44	277.02	262.13	244.32	223.06
54	312.37	299.31	283.57	264.65	241.95
55	336.46	322.76	306.15	286.08	261.87
56	361.65	347.31	329.81	308.56	282.79
57	387.89	372.90	354.52	332.07	304.71
58	415.17	399.57	380.33	356.70	327.81
59	443.58	427.42	407.37	382.67	352.37
60	473.13	456.51	435.81	410.20	378.67

AMER. EXP.

MEAN RESERVES

3%

20 Year Mortuary Additions

Age	Years 16	17	18	19	20
20	25.00	20.30	15.36	10.15	4.65
21	25.56	20.77	15.72	10.39	4.75
22	26.17	21.28	16.12	10.65	4.86
23	26.85	21.85	16.55	10.94	4.98
24	27.59	22.46	17.03	11.25	5.11
25	28.42	23.16	17.57	11.62	5.26
26	29.34	23.94	18.18	12.02	5.42
27	30.39	24.83	18.88	12.49	5.62
28	31.58	25.84	19.67	13.02	5.83
29	32.95	27.00	20.58	13.63	6.07
30	34.52	28.34	21.64	14.34	6.36
31	36.34	29.89	22.86	15.16	6.69
32	38.41	31.66	24.25	16.08	7.06
33	40.77	33.65	25.80	17.11	7.47
34	43.42	35.89	27.54	18.26	7.93
35	46.37	38.38	29.48	19.55	8.45
36	49.66	41.14	31.63	20.98	9.02
37	53.30	44.22	34.03	22.57	9.65
38	57.35	47.63	36.68	24.32	10.36
39	61.81	51.39	39.60	26.26	11.13
40	66.73	55.54	42.84	28.41	12.00
41	72.17	60.12	46.42	30.79	12.96
42	78.15	65.19	50.38	33.43	14.02
43	84.75	70.78	54.75	36.35	15.19
44	92.00	76.92	59.55	39.55	16.48
45	99.96	83.67	64.84	43.08	17.90
46	108.72	91.10	70.69	47.01	19.48
47	118.32	99.28	77.13	51.33	21.22
48	128.85	108.27	84.23	56.10	23.13
49	140.40	118.15	92.04	61.37	25.24
50	153.01	128.95	100.61	67.14	27.55
51	166.75	140.76	109.98	73.48	30.09
52	181.66	153.58	120.18	80.38	32.85
53	197.68	167.37	131.15	87.78	35.79
54	214.71	182.04	142.80	95.64	38.92
55	232.69	197.51	155.11	103.99	42.24
56	251.58	213.82	168.17	112.90	45.81
57	271.47	231.11	182.13	122.53	49.66
58	292.58	249.66	197.29	133.11	53.91
59	315.27	269.83	214.00	144.92	58.65
60	339.86	291.97	232.55	158.15	63.95

AMER. EXP.

MEAN RESERVES

3%

15 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	56.50	53.62	50.63	47.54	44.33
21	57.08	54.19	51.18	48.07	44.84
22	57.71	54.81	51.79	48.66	45.42
23	58.40	55.48	52.45	49.31	46.03
24	59.15	56.22	53.18	50.01	46.72
25	59.98	57.03	53.97	50.78	47.46
26	60.88	57.92	54.84	51.64	48.29
27	61.87	58.89	55.79	52.56	49.19
28	62.95	59.96	56.84	53.59	50.19
29	64.13	61.13	57.99	54.71	51.28
30	65.45	62.43	59.27	55.96	52.49
31	66.91	63.87	60.68	57.34	53.84
32	68.53	65.47	62.26	58.90	55.35
33	70.34	67.27	64.03	60.63	57.05
34	72.38	69.29	66.03	62.59	58.96
35	74.69	71.58	68.29	64.82	61.13
36	77.31	74.18	70.86	67.34	63.60
37	80.27	77.12	73.77	70.21	66.41
38	83.61	80.44	77.06	73.46	69.60
39	87.37	84.18	80.77	77.12	73.21
40	91.59	88.39	84.95	81.26	77.27
41	96.33	93.12	89.65	85.90	81.83
42	101.63	98.40	94.89	91.09	86.93
43	107.54	104.28	100.74	96.86	92.60
44	114.08	110.81	107.22	103.26	98.88
45	121.34	118.05	114.40	110.35	105.82
46	129.35	126.03	122.32	118.16	113.46
47	138.20	134.84	131.04	126.74	121.86
48	147.91	144.50	140.61	136.17	131.08
49	158.55	155.08	151.08	146.48	141.18
50	170.18	166.65	162.54	157.77	152.24
51	182.90	179.30	175.07	170.12	164.34
52	196.75	193.09	188.73	183.59	177.54
53	211.82	208.08	203.59	198.25	191.92
54	228.17	224.36	219.74	214.19	207.57
55	245.85	241.97	237.21	231.45	224.53
56	264.91	260.96	256.08	250.11	242.88
57	285.36	281.36	276.34	270.16	262.62
58	307.14	303.09	297.95	291.56	283.70
59	330.16	326.06	320.81	314.21	306.05
60	354.32	350.20	344.84	338.05	329.58

AMER. EXP.

MEAN RESERVES

3%

15 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	41.00	37.54	33.95	30.22	26.34
21	41.49	38.01	34.39	30.62	26.70
22	42.04	38.53	34.88	31.07	27.10
23	42.63	39.09	35.40	31.56	27.54
24	43.29	39.71	35.99	32.10	28.04
25	44.01	40.40	36.64	32.70	28.57
26	44.80	41.16	37.35	33.36	29.18
27	45.67	41.99	38.12	34.08	29.83
28	46.63	42.90	38.99	34.88	30.56
29	47.68	43.90	39.94	35.76	31.36
30	48.85	45.03	41.00	36.75	32.25
31	50.15	46.27	42.17	37.84	33.24
32	51.62	47.67	43.49	39.06	34.36
33	53.25	49.24	44.98	40.45	35.63
34	55.10	51.01	46.66	42.03	37.08
35	57.21	53.04	48.60	43.85	38.76
36	59.61	55.36	50.82	45.94	40.68
37	62.36	58.01	53.35	48.32	42.89
38	65.47	61.03	56.23	51.04	45.39
39	68.99	64.43	59.49	54.10	48.21
40	72.96	68.27	63.15	57.54	51.36
41	77.41	72.57	67.25	61.38	54.87
42	82.37	77.36	71.82	65.65	58.77
43	87.90	82.68	76.86	70.36	63.07
44	94.01	88.55	82.43	75.56	67.82
45	100.74	95.02	88.58	81.30	73.07
46	108.15	102.15	95.34	87.62	78.85
47	116.31	109.99	102.80	94.59	85.23
48	125.27	118.61	110.99	102.25	92.24
49	135.08	128.06	119.97	110.66	99.95
50	145.83	138.40	129.81	119.89	108.42
51	157.59	149.74	140.61	130.02	117.74
52	170.44	162.13	152.44	141.12	127.94
53	184.45	175.66	165.35	153.27	139.13
54	199.71	190.41	179.45	166.54	151.38
55	216.27	206.43	194.77	181.00	164.76
56	234.19	223.79	211.42	196.74	179.33
57	253.49	242.53	229.41	213.76	195.12
58	274.14	262.59	248.69	232.03	212.09
59	296.05	283.89	269.18	251.46	230.15
60	319.13	306.35	290.80	271.97	249.22

AMER. EXP.

MEAN RESERVES

3%

15 Year Mortuary Additions

Age	Years 11	12	13	14	15
20	22.29	18.08	13.68	9.09	4.29
21	22.61	18.34	13.88	9.22	4.34
22	22.96	18.64	14.11	9.38	4.41
23	23.35	18.96	14.36	9.54	4.48
24	23.78	19.32	14.65	9.74	4.57
25	24.25	19.72	14.96	9.95	4.65
26	24.79	20.17	15.31	10.18	4.75
27	25.37	20.66	15.69	10.43	4.86
28	26.01	21.19	16.10	10.70	4.98
29	26.70	21.78	16.55	11.01	5.11
30	27.49	22.44	17.07	11.36	5.26
31	28.36	23.18	17.65	11.75	5.42
32	29.36	24.03	18.32	12.20	5.62
33	30.49	24.99	19.08	12.71	5.83
34	31.78	26.09	19.95	13.30	6.07
35	33.28	27.37	20.96	13.99	6.36
36	35.00	28.84	22.13	14.78	6.69
37	36.98	30.53	23.46	15.67	7.06
38	39.21	32.43	24.95	16.67	7.47
39	41.72	34.55	26.61	17.77	7.93
40	44.52	36.92	28.45	19.01	8.45
41	47.63	39.54	30.51	20.39	9.02
42	51.07	42.46	32.79	21.91	9.65
43	54.89	45.69	35.31	23.60	10.36
44	59.10	49.25	38.10	25.46	11.13
45	63.75	53.18	41.17	27.53	12.00
46	68.88	57.52	44.58	29.82	12.96
47	74.53	62.32	48.35	32.36	14.02
48	80.77	67.62	52.52	35.16	15.19
49	87.63	73.45	57.10	38.25	16.48
50	95.18	79.86	62.15	41.65	17.90
51	103.48	86.93	67.73	45.43	19.48
52	112.59	94.71	73.89	49.60	21.22
53	122.60	103.28	80.67	54.19	23.13
54	133.59	112.70	88.15	59.28	25.24
55	145.60	123.01	96.35	64.85	27.55
56	158.71	134.29	105.34	70.97	30.09
57	172.95	146.55	115.12	77.64	32.85
58	188.24	159.74	125.64	84.78	35.79
59	204.54	173.78	136.81	92.37	38.92
60	221.75	188.60	148.62	100.43	42.24

AMER. EXP.

MEAN RESERVES

3%

10 Year Mortuary Additions

Age	Years 1	2	3	4	5
20	37.81	34.57	31.22	27.74	24.15
21	38.12	34.87	31.49	28.00	24.38
22	38.46	35.18	31.79	28.27	24.62
23	38.82	35.53	32.11	28.57	24.89
24	39.21	35.90	32.46	28.89	25.18
25	39.64	36.31	32.84	29.25	25.50
26	40.10	36.74	33.25	29.62	25.84
27	40.60	37.22	33.70	30.03	26.21
28	41.15	37.74	34.18	30.49	26.63
29	41.75	38.31	34.73	30.99	27.08
30	42.41	38.95	35.32	31.54	27.58
31	43.14	39.64	35.98	32.15	28.14
32	43.94	40.40	36.70	32.82	28.75
33	44.81	41.24	37.49	33.56	29.42
34	45.78	42.16	38.36	34.37	30.16
35	46.85	43.19	39.34	35.28	30.98
36	48.04	44.33	40.42	36.28	31.90
37	49.38	45.61	41.63	37.41	32.94
38	50.87	47.05	42.99	38.69	34.11
39	52.57	48.68	44.55	40.15	35.46
40	54.50	50.54	46.33	41.83	37.01
41	56.71	52.68	48.38	43.76	38.80
42	59.22	55.12	50.71	45.97	40.83
43	62.06	57.87	53.35	48.46	43.14
44	65.26	60.98	56.33	51.27	45.74
45	68.87	64.47	59.68	54.42	48.64
46	72.90	68.38	63.41	57.93	51.85
47	77.40	72.73	67.56	61.82	55.42
48	82.39	77.55	72.16	66.13	59.37
49	87.91	82.87	77.22	70.88	63.73
50	94.01	88.76	82.83	76.13	68.55
51	100.74	95.25	89.02	81.94	73.87
52	108.17	102.42	95.84	88.34	79.75
53	116.34	110.30	103.35	95.38	86.22
54	125.31	118.95	111.60	103.13	93.35
55	135.14	128.44	120.65	111.63	101.18
56	145.93	138.86	130.60	120.99	109.79
57	157.72	150.26	141.50	131.25	119.25
58	170.61	162.73	153.42	142.48	129.62
59	184.67	176.34	166.45	154.77	140.99
60	199.95	191.15	180.65	168.18	153.42

AMER. EXP.

MEAN RESERVES

3%

10 Year Mortuary Additions

Age	Years 6	7	8	9	10
20	20.42	16.56	12.55	8.38	4.05
21	20.62	16.73	12.68	8.47	4.09
22	20.84	16.90	12.82	8.56	4.13
23	21.07	17.10	12.96	8.66	4.18
24	21.33	17.31	13.13	8.78	4.23
25	21.61	17.55	13.32	8.90	4.29
26	21.90	17.80	13.51	9.03	4.34
27	22.24	18.07	13.73	9.18	4.41
28	22.59	18.37	13.96	9.34	4.48
29	22.99	18.72	14.23	9.52	4.57
30	23.44	19.09	14.53	9.72	4.65
31	23.93	19.51	14.86	9.94	4.75
32	24.47	19.97	15.21	10.18	4.86
33	25.07	20.46	15.60	10.44	4.98
34	25.71	21.01	16.02	10.73	5.11
35	26.44	21.63	16.51	11.07	5.26
36	27.25	22.31	17.06	11.44	5.42
37	28.18	23.11	17.69	11.87	5.62
38	29.23	24.01	18.40	12.36	5.83
39	30.43	25.04	19.22	12.92	6.07
40	31.83	26.23	20.17	13.58	6.36
41	33.43	27.61	21.28	14.33	6.69
42	35.26	29.19	22.52	15.18	7.06
43	37.33	30.96	23.92	16.12	7.47
44	39.65	32.92	25.46	17.17	7.93
45	42.23	35.11	27.19	18.35	8.45
46	45.09	37.54	29.11	19.65	9.02
47	48.26	40.24	31.24	21.09	9.65
48	51.78	43.23	33.59	22.69	10.36
49	55.66	46.53	36.19	24.46	11.13
50	59.95	50.18	39.07	26.42	12.00
51	64.69	54.21	42.26	28.60	12.96
52	69.92	58.68	45.79	31.01	14.02
53	75.70	63.61	49.69	33.67	15.19
54	82.06	69.04	53.99	36.60	16.48
55	89.06	75.01	58.72	39.83	17.90
56	96.76	81.60	63.96	43.42	19.48
57	105.23	88.86	69.74	47.39	21.22
58	114.53	96.85	76.11	51.76	23.13
59	124.76	105.65	83.13	56.59	25.24
60	135.95	115.29	90.84	61.89	27.55

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